

# TIP THE SCALES

## IN YOUR FAVOR

Every year, one out of three people in the U.S. is confronted with a legal problem. MHN can help you resolve your legal problems quickly and confidentially, saving you both time and money, and minimizing stress and anxiety.

### WHAT OUR LEGAL SERVICES COVER

You are entitled to 30 minutes of office or telephone consultation per separate legal matter, with either a network attorney or mediator. Our attorneys deal with almost all types of legal matters, while mediators typically cover divorce and child custody, contractual and consumer disputes, real estate and landlord-tenant issues, and car accidents and insurance disputes. If you want to retain an attorney or a mediator after your initial consultation, you'll receive 25 percent off the normal hourly rate.\*

### HOW WE CAN HELP YOU

You can use this program for:

- » **Civil and consumer issues** – Retail transactions, warranty and other consumer product matters, governmental entitlements and benefits, advice on small claims court and other general legal matters
- » **Personal and family legal services** – Adoption and guardianship, custody and support matters, divorce, separation and annulment issues, name changes as well as other domestic or family law issues
- » **Financial matters** – Bankruptcy representation and defense for lending-related legal issues by appropriately qualified attorneys
- » **Business legal services** – Advice, consultation and representation for contracts, incorporation, partnerships and other commercial activities
- » **Real estate** – Assistance in the acquisition or sale of property, lease and rental agreements, property boundary disputes and other matters surrounding personal real property
- » **Criminal matters** – The defense of both misdemeanor and felony criminal acts of all kinds
- » **IRS matters** – Former senior-level IRS employees can advise and negotiate with the IRS on the member's behalf, whether in an audit environment or to assist with a lien or a balance
- » **Organizing life's affairs** – Advice on organizing vital documents and arranging final details for a loved one
- » **Online estate planning** – Create a will, financial power of attorney, living will or record of your preferred final arrangements

(continued)



## LEGAL SERVICES

## WE SPEAK YOUR LANGUAGE

When you call MHN, free interpretation services are available in over 170 languages.

**¡Hablamos su idioma!** Cuando llame a MHN, podrá usar nuestros servicios de interpretación gratuitos en más de 170 idiomas.

**我們使用中文!** 打電話給MHN時，我們可提供170多種語言的傳譯服務。

*\* Matters involving disputes or actions between members and their employer, MHN or Health Net, Inc. are specifically excluded from this plan. Also excluded are matters that, in the attorney's opinion, lack merit. Court costs, filing fees and fines are the responsibility of the member.*

### Need help?

Call toll-free, 24 hours a day,  
seven days a week:

**(800) 227-1060**

TDD: (800) 327-0801

or visit us at:

**members.mhn.com**

company code: **cityofchico**