

## It's time...

to provide your employees or contractors with a Pre-Paid Legal Plan which is a low cost employee benefit that can improve productivity, retention and recruitment of staff by:

- helping them to understand their legal rights and responsibilities.
- offering a robust service to aid them in solving their legal matters.
- making legal assistance more affordable for them.

## Benefits include...

The benefits for Members, your valued employees, commence immediately. They start with:

- Preventative legal services;  
Telephone advice and consultation.  
Face-to-face consultation.  
Letters and phone calls on the members behalf to third parties.  
Contract and document review and preparation.  
A simple Will, including annual updates and power of attorney.  
Assistance with insurance matters.
- Banking and finance legal services;  
Review and preparation of mortgage and other security documentation.
- Advice and settlement on the sale and purchase of land and or property.
- Advice and representation on Motor Vehicle and Recreational Watercraft legal matters.
- Employment and workplace relations matters.
- Medical/dental/health professional negligence issues.
- Family and de facto law matters.
- Trial defence services – civil and criminal (plaintiff or defendant).
- Income taxation legal services.
- Legal Shield - 24 hour emergency legal access.

All benefits are governed in accordance to the terms and conditions of the selected legal service plan taken out.



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# "Employees With Legal Problems Are Absent From Work 5 Times More Than Average"

*LSK Associates Study*

## EMPLOYEE & CONTRACTOR LEGAL CARE

An affordable and valuable employee benefit for your business



Improve employee productivity by reducing their personal stress

## Did you know...

Employees simply do not perform well when troubled, distracted, or under stress.

In today's complex world, your employees need help simplifying their lives. Your employees legal problems cost you money in terms of:

- Absenteeism.
- Reduced productivity.
- Increased operational costs.

Personal problems can seriously impact on a company's overall performance and overall profitability. Studies show that employees with legal problems usually:

- Are absent five times more than average.
- Use sick leave entitlements twice as often as the average employee.
- Experience a substantial reduction in their productivity due to stress and worry.
- Contribute to increased overall operating costs.

*LSK Associates Study*

## Think for a Moment

What do your employees legal problems mean to your bottom line?

- Did you know that 7 out of 10 people experience a need for legal services each year? Unfortunately many put off getting help until it's too late because they don't know where to turn or the cost is simply too high.
- Did you know almost half the employees who take time off work do so to deal with problems that are either legal or legal – related.
- Did you know the average person is more likely to find him or herself in court than in hospital, yet most people have health insurance, but nothing in place to assist with legal issues.

## Pre-Paid Legal Can Help

Pre-Paid Legal Services offers membership plans designed to meet the most common legal needs encountered by your employees.

Our plans emphasise preventative legal care, to help keep your employees minor problems from becoming serious or financially devastating to your work force.

A Pre-Paid Legal membership provides your employees with protection of their legal rights, security for their families, confidence in their daily decisions and peace of mind knowing they have uncomplicated access to experienced legal assistance and support.

Providing employees with a plan for legal services they can use helps them to untangle their affairs without excessive time out of the office and minimises personal problem solving while at work. Relieving their worries and benefiting your business in the process.

Employees will appreciate this unique addition to their compensation package and as an employer you will enjoy the advantages of a reduction in missed work time and avoid the increased cost to your business due to employee legal problems.

## Employee Benefits

Today's employees are interested in a variety of benefits to balance their work with their life requirements. Given that workers are twice as likely to be involved in a legal dispute than to be admitted to a hospital, it's only natural that a legal plan benefit would increase employees morale and efficiency. Having a legal plan as part of their work benefits package can also help your business recruit and retain the best employees.

Pre-Paid Legal Services has developed an incredibly powerful employee benefit in the form of the Employee and Contractor Plan under its innovative legal service membership plans. At \$26 per month + GST it is both affordable and can be funded either by you the employer or through salary sacrifice by the employee. As a benefit paid by your company the savings on lost work time alone could more than pay for the Pre-Paid Legal Services plan through:

- Reduced employee time off work.
- Greater productivity through employee peace of mind.
- Reduced temporary staff needs.
- Less employee counselling.
- Improved employee retention.
- Reduced recruitment costs.
- Improved profits.

Without a legal service benefit plan most of your employees who need legal help won't seek assistance even though that advice could save them time, money and gives them peace of mind. A Pre-Paid Legal Plan solves this problem.

## Simple Administration

We understand how difficult benefit administration can be, so we have made it easy to not only implement but administer.

- No long term contract.
- No claim forms.
- No time consuming administrative duties.
- No cancellation forms.
- Once a month billing.
- One rate for all employees.
- Portable benefits.

Your employees or contractors, simply enrol by completing the application form and their coverage begins immediately.

If you outsource your benefits administration to a specialist provider, we will make all the necessary arrangements to implement the administration with that provider.

We can also arrange for a trained representative of Pre-Paid Legal Services to make onsite visits to conduct benefit briefings and enrolment sessions with your employees, in line with your directions and convenience.



How much  
does it cost to  
hire, train and  
replace an  
employee?  
As an employer  
do you realise  
how much poor  
productivity is  
directly due to  
your employees  
personal legal  
problems?