

Legal Related problems resulting in Lost Work Time

- Consumer
- Domestic (Family) issues
- Death in the Family
- Financial problems

The study points out that analysis of Lost Work Time provides only a preliminary level of cost estimates.

"Impairment of productivity and team relationships, higher compensation and insurance costs, damage and accidents, must all be considered for a total cost. An employee being paid \$24.00 an hour, worrying 15 minutes a day at work about any of these problem categories can cost an employer another \$1440 a year."

Plan Benefits

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, with 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 with the terms and conditions of the selected legal service plan contract taken out.

Partnering with Pre Paid Legal provides affordable employee legal care as a valuable benefit solution.

For more information on this or any of our other products, visit www.prepaidlegal.com.au or call (08) 9355 5822 or email

enquiries@prepaidlegal.com.au



Pre-Paid Legal Services Pty Ltd

ACN 074 040 574 ABN 78 074 040 574

Suite 1, 160 Burswood Road, Burswood
Western Australia 6100

Telephone: +61 8 9355 5822

Facsimile: +61 8 9355 5833

Email: enquiries@prepaidlegal.com.au

www.prepaidlegal.com.au

www.affordablelegalaccess.com

Disclaimer:

Whilst Pre-Paid Legal Services have consulted with accounting professionals and made enquiries with the Australian Taxation Office in regards to employee benefits and salary sacrificing, Pre-Paid Legal Services are not able to provide taxation advice and recommend that each employer and employee confirm the tax treatment for their specific circumstances with their own taxation and legal advisers.

EMPLOYEE LEGAL COVER

A Cost Effective **Employee Benefit** That Will **Repay Your Business** Many Times Over Through...

- reduced employee time off work
- greater productivity through employee peace of mind
- improved employee morale and retention
- reduced temporary staff needs
- reduced recruitment costs
- less employee counselling
- improved profits



"The best way to protect your employee's rights and assure them of legal assistance when they need it"

Group Legal Plan Highlights:

- No time consuming administration duties
- Plan costs start from \$0.70 cents per day
- Everyone qualifies
- Once off enrolment fee of \$18.50
- Pre-existing matters are not excluded
- Legal plan cannot be used against employer
- Flexible payment options
- Portable Benefits
- No Claim Forms
- No Cancellation Forms
- No Waiting Period
- No Employer Costs
- Qualified solicitors
- Substantial savings
- Flexible contract terms
- Employees can keep or transfer their plan if they retire or change employers
- Benefits can be used in any state/territory
- Screening process in place for all legal service providers
- Plan can be upgraded to cover spouse and dependants.



Why Legal Benefits Make Sense...

It's a fact... Employees do not perform well when confronted with legal problems. If your receptionist is worrying about her son's arrest... your customer service rep is in a dispute with his landlord... or your top salesman is bickering with a car repair shop... they are not thinking about work.



Most employees are convinced they can't afford a lawyer and often try to unsuccessfully handle complex problems on their own. Others are intimidated by the law or are simply unsure of how to find the right lawyer for their matter.

Whatever the reason, foregoing legal help leads to damages far beyond the scope of the original problem. The employees suffer anxiety, frustration, and financial loss. At work, this often leads to distractions, loss of productivity and reduced attendance, which has a direct impact on your business bottom line.

Seldom do employees ask for a legal benefit. But when you ask if employees have specific common problems or needs that require legal advice to resolve, the answer is "Yes, I have that kind of problem." They do not realise that a legal benefit provides the service they need to address these problems.

Consider the following:

- Will any of your employees buy or sell a house this year?
- Do any of your employees rent?
- Will simmering domestic disputes result in a need for legal counseling, and perhaps divorce?
- Do some of your employees have seniors in their family?
- Will questions about long term care and nursing home options arise?
- Will employees seek to lease or buy a car?

These are common problems; your employees do have them. The problem often is that they do not know where to find the best legal advice or support - except to take a stab in the yellow pages, or search the internet for a legal referral service. A legal plan solves these problems.

We give the employee fast and easy access to advice from a legal service provider who will respond to their call at no charge to the employee.



In 1995 the McKesson Study was commissioned to quantify the cost to employers of employee's legal problems in relation to other categories of lost work time.

The study found that 48% of the nearly 1,300 survey respondents had taken time off from work in the previous year for a law-related problem.

The study was conducted again recently and found that 67% of respondents had taken time off work in the previous year for a legal related problem.

The survey respondents represent blue-collar employees, management, professional, sales and clerical employees.

Respondents indicated having the following legal problems in the last year. The number of employees who had a problem or question was surprisingly high.

- 20.4% Credit Rating questioned
- 14.2% Purchased/Sold a Home or Real Estate
- 12.9% Involved in a Traffic Accident
- 7.1% Considered Suing Someone
- 5.8% Advice about Child/Parent's Rights
- 5.4% Divorced or Separated
- 4.0% Settled an estate
- 3.6% Concerned about Driver's license
- 2.4% Advice about Bankruptcy
- 0.5% Adopted a Child

