



Group Prepaid Legal Service Plan

The NYSUT Member Benefits Trust-endorsed Group Prepaid Legal Service Plan provides Plan participants with access to attorneys who will answer legal questions, write letters and review documents relating to personal legal matters.

In addition to the Plan participants, the Plan covers their spouses or domestic partners who are living with the Plan participant; unmarried, dependent children under the age of 19 (or under the age of 25 if the child is wholly dependent upon the Plan participant for support and maintenance and is enrolled as a full-time student); and dependent parents.

The initial point of contact for every participant is the toll-free number of the National Legal Office of Feldman, Kramer & Monaco, P.C. If necessary, the National Legal Office will then make referrals to local participating attorneys. The plan benefits include:

- **Free Telephone Advice and Consultation** – Each participant receives toll-free numbers to call for unlimited telephone advice and consultation.
- **Free Office Consultations** – Each year, participants are entitled to six, free, half hour-long consultations with a National Legal Office attorney or a local referral attorney.
- **Toll-free 24-hour hotline for emergencies**
- **Free Letter Writing** – Plan attorneys will write as many legal letters or place as many telephone calls as needed. In matters such as consumer protection and credit resolution, a telephone call from a Plan attorney is often the ideal solution.
- **Free Document Review** – Plan attorneys will review documents such as apartment and automobile leases, promissory notes, retail sales agreements, and other contracts. Up to six pages per document.
- **Legal Security Package** – Participants are entitled to the preparation of a Simple Will, Living Will, Health Care Proxy, and Power of Attorney** annually without any additional charge. Non-Identical / Reciprocal Simple documents are also prepared at no charge for spouses/domestic partners.
- **Preventive Law Guide** – Written to inform participants about their rights under the law, this newsletter provides timely information on a variety of consumer issues.
- **Estate Planning Seminars or “Will Days”** – Plan attorneys are available to conduct Estate Planning Seminars or sponsor “Will Days” upon request.
- **Referral Attorneys** – These attorneys have contracted to provide legal representation at a rate of \$265 per hour or a 30 percent discount on their usual hourly fee, whichever is lower.
- **Identity Theft** – Plan attorneys can be a tremendous resource in helping to both avoid becoming an identity theft victim and reclaiming one’s identity. This may include advising on the laws governing this crime, the appropriate course of action, and the proper entities to contact to place a fraud alert, and assistance with formulation of the appropriate dispute letters to the agencies and creditors involved.

(over)

- **Bankruptcy** – Plan attorneys can offer advice on alternatives such as creditor “workout” in situations of overwhelming debt, including suspension of interest, budget review and, in extreme circumstances, Chapter 7 and Chapter 13 bankruptcy alternatives. Where appropriate, the Plan attorney may contact the creditor involved to discuss favorable alternatives to ever-mounting debt or collection litigation.
- **Foreclosure** – Plan attorneys can assist with steps that can be taken to avoid mortgage foreclosure by analyzing the financial situation, reviewing loan documents and discussing options such as lender payment workouts, short sale options and, in some cases, Chapter 13 bankruptcy payment plan alternatives.

Group Prepaid Benefits Received At No Cost

- **Real estate** – Two transactions (sale, purchase, refinance, or any combination thereof for a primary residence) in any five-year period. Participants represented outside of the Plan will be entitled to a reimbursement of up to \$300 annually per transaction for attorney fees incurred.
- **Wills and Estate Planning** – In addition to the free Simple Will and Reciprocal Will, a Simple Testamentary Trust is included if appropriate. Attorneys are available to discuss estate planning and pre-nursing home strategies.
- **Legal adoption and guardianship proceedings** – Service normally rendered by an attorney to formalize an uncontested adoption or guardianship.
- **Legal change of surname** – One per participant and one per each qualified dependent
- **Traffic matters and DWI** – Up to 10 hours of attorney time. Representation in court under this benefit is available once in a 12-month period beginning the day of the first consultation with the Plan’s attorney concerning a traffic-related matter. Benefits provided for instances where , in connection with the operation of a motor vehicle, a traffic ticket has been issued, and , due to the accumulation of points or the severity of violation, a license must be revoked or suspended upon conviction.
- **Family and marital relations (contested and uncontested)** – Up to 55 hours of attorney time are provided but not more than 20 hours on any single matter. This coverage is provided to the Plan participant only.
- **Bankruptcy and foreclosure** – Up to 20 hours of attorney time.
- **Consumer protection** – For consumer items costing less than \$500, coverage for advice only. Up to five hours of attorney time are provided for consumer items costing \$501 - \$5,000; up to 10 hours for items costing \$5,001 - \$10,000; up to 15 hours for items costing \$10,001 - \$20,000; and up to 25 hours for items costing more than \$20,000.

**These benefits cover representation of the Covered Participant only; Covered Dependents are not covered under these benefits.*

***If a second Power of Attorney is requested within the same Plan year, there will be an additional charge of \$75 for the second Power of Attorney (payable to the National Legal Office). If you don’t draft a Power of Attorney in your first Plan year, you will be entitled to two free Powers of Attorney in your second subsequent year. If the Group Prepaid Plan is purchased with a 2-year commitment, the second Power of Attorney is free regardless.*

The Group Prepaid Legal Service Plan provided through Feldman, Kramer & Monaco, P.C. is a NYSUT Member Benefits Trust (Member Benefits)-endorsed program. Member Benefits has an endorsement arrangement of 15% of annual participation fees received for this program. All such payments to Member Benefits are used solely to defray the costs of administering its various programs and, where appropriate, to enhance them. Member Benefits acts as your advocate; please contact Member Benefits at 800-626-8101 if you experience a problem with any endorsed program.