



Group Access Legal Service Plan

The NYSUT Member Benefits Trust-endorsed Group Access 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, living with the Plan Participant.

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 with the National Legal Office.
- **Free Office Consultations** – Each year, participants are entitled to two, free, 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 legal letters or place telephone calls on your behalf 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 ten pages per document.
- **Legal Security Package** – Participants are entitled to an annual free preparation of a simple will, living will, health care proxy, and power of attorney. If a two-year agreement is in place*, two additional Legal Security Packages are available to be used by the participant, spouse/domestic partner or any covered individual any time during the two-year Plan.
- **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 \$285 per hour or a 25 percent discount on their usual hourly fee, whichever is lower.
- **Identity Theft** – Plan attorneys can advise on the laws governing identity theft, the appropriate course of action for a victim, 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.
- **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.

- **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.
- **Elder Law Services** - Access to a national panel of elder law attorneys who specialize in elder and health law, estate planning, wills, trusts, pre-nursing home planning, probate, and conservatorship. Participants who use the services of elder law attorneys will receive a 20 percent discount on their usual fees. Covered Individuals include the Plan participant’s spouse (or domestic partner), parents, parents-in-law, grandparents, and grandparents-in-law.
- **Business Related Matters** - Attorneys will provide services at the Plan hourly rate.

Guaranteed Maximum Fees

The following legal matters are subject not only to reduced hourly rates but also to a maximum fee, regardless of time spent on the matter.

Legal Matter	Maximum Fee
Divorce (uncontested, without marital agreement) - <i>Covered Participant only</i>	\$1,000
Divorce (uncontested, with marital agreement) - <i>Covered Participant only</i>	\$1,850
Separation (uncontested) - <i>Covered Participant only</i>	\$900
Real Estate (sale or purchase of primary residence only)	
Up to \$250,000	\$850
\$250,000 - \$500,000	\$1,025
More than \$500,000	\$1,325
Mortgage Refinancing (primary residence only)	\$425
Traffic Violation (first offense, 3 points or less, up to 2 court appearances)	\$600
Misdemeanor (first offense, up to 2 court appearances)	\$1,200
Preparation of Proceedings for Modification of Child Support - <i>Covered Participant only</i>	\$550
Simple Trust	\$50
Additional Legal Security Package	\$100

**Two-year agreement – If the Plan purchaser signs a two-year Participation Agreement, participants will be entitled to three Legal Security Packages to be utilized by any covered individual during the two-year Plan period.*

The Group Access 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 13% 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.