



## Frequently Asked Questions (FAQs)

---

### 1. Who is covered under the legal plan?

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 26 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.

### 2. What benefits are covered under the legal plan?

Your legal plan benefits include: free telephone advice and consultations; free in-office consultations; a toll-free, 24-hour emergency hotline; free letter writing; free document review; a Legal Security Package; access to estate planning seminars, or "Will Days"; a Preventive Law Guide; reduced fees; referral attorneys; as well as legal assistance on matters such as identity theft, foreclosure, bankruptcy, family law, elder law, real estate, traffic violations, driving while intoxicated, misdemeanors, promissory notes, trusts, veterans, student loan reductions, criminal defense, stockbroker arbitration, commercial and business law, and personal injury.

### 3. Who do I contact in order to discuss my legal matter?

The initial point of contact for every active participant is the toll-free number of the Legal Plan Office of Feldman, Kramer & Monaco, P.C., at +1 (800) 832-5182. If necessary, the Legal Plan Office will then make referrals to local participating attorneys.

### 4. Are there additional ways I can access the legal plan?

Yes. Besides calling the telephone number listed above, alternate methods of accessing the legal plan include our websites, [www.FKMLaw.com](http://www.FKMLaw.com) and [www.YourUnionLawyer.com](http://www.YourUnionLawyer.com), as well as through our FK&M app!

### 5. What documents are included in the Legal Security Package?

The Legal Security Package includes the following four (4) documents: Last Will & Testament, Health Care Proxy, Living Will, and Power of Attorney.

### 6. Who is eligible for Elder Law matters under my plan?

Exclusively in connection to Elder Law matters, coverage is available to the member and eligible dependents, and is extended to the member's parents, grandparents, parent-in-laws, and grandparent-in-laws.

### 7. Are there any exclusions to the legal plan?

Yes, there are a few exclusions to the legal plan, which include:

- Any controversy, dispute or proceeding with or against your employer or the employer's agent or officers, including but not limited to claims for workers' compensation, disability insurance or unemployment compensation.
- Any controversy, dispute or proceeding directed against your union or any of their affiliated bodies, e.g., the benefit plans, or any of the officers, agents or attorneys of your union or its affiliated bodies or any corporations, organizations or entities with which the Welfare Fund has contractual relationships.
- Any controversy, action or proceeding in which the Legal Services Plan would be prohibited from defraying the cost of legal services by any provision of law.

### 8. Where can I stay up-to-date with Your Union Lawyer?

Follow Your Union Lawyer on social media to stay up-to-date with news, events, and to receive promotional and educational materials:

*Facebook:* Feldman, Kramer & Monaco, P.C.

*Instagram:* [fkmlawfirm](https://www.instagram.com/fkmlawfirm)

*Youtube:* Feldman, Kramer & Monaco, P.C.