



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.

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.

Group Access Legal Service Plan Benefits

- **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 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 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. Reciprocal Simple Wills 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.
- **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.

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- **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.

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)*	\$900
Divorce (uncontested, with marital agreement)*	\$1,700
Separation (uncontested)*	\$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)	\$700
Misdemeanor (first offense, up to 2 court appearances)	\$1,050
Commencement of Proceedings for Modification of Child Support (preparation of pleadings only)*	\$550
Office Consultation regarding Simple Will	\$110
Simple Promissory Note	\$40
Simple Trust	\$55
Simple Reciprocal Will with Simple Trust	\$110
Minor's Testamentary Trust	\$55
Power of Attorney**	Free/\$75
Legal Security Package without Power of Attorney	\$50
Legal Security Package with Power of Attorney	\$100

**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.*