Laborers Local 754

LiUNA!

Feel the Power

Membership Welcome Packet

Powered by

FK&M FELDMAN, KRAMER & MONACO, P.C.
ATTORNEYS & COUNSELLORS

For more information, please contact:

Feldman, Kramer & Monaco P.C.
+1 (800) 832-5182 (NY)
+1 (800) 292-8063 (Outside NY)
www.FKMLaw.com
330 Vanderbilt Motor Parkway, Suite 400
Hauppauge, NY 11788

Welcome Letter

Powered by

FK&M FELDMAN, KRAMER & MONACO, P.C. ATTORNEYS & COUNSELLORS

Welcome to Your Legal Plan With Your Union Lawyer

Dear Participant,

As your Board of Trustees, we would like to be the first to introduce and welcome you to a new Welfare Fund benefit: the Legal Services Plan with *Your Fund Lawyer*, Feldman, Kramer & Monaco, P.C.!

With our new legal plan, you will now be able to gain access to attorneys in connection with real estate transactions, preparation of wills, receiving legal advice, drafting letters, and reviewing documents, and much more relating to a variety of matters.

In addition to you, this plan will also cover your spouse or domestic partner; unmarried, dependent children under the age of 19; or unmarried, dependent children up to the age of 26 if the child is wholly dependent upon you for support and maintenance and is enrolled as a full-time student.

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., +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY). If necessary, the Legal Plan Office will then make referrals to local participating attorneys.

Below, please find a summary of some of the many benefits included in the Legal Services Plan:

- Free Telephone Advice and Consultations
- Free Office Consultations
- Toll-Free 24 Hour Hotline for Emergencies
- Free Letter Writing
- Free Document Review
- Will and/Trusts
- Estate Planning Seminars or “Will Days”
- Free Lease Review Benefit
- Free Uncontested Annulment Benefit
- Free Uncontested Adoption Benefit
- Free Uncontested Name Change
- Free Promissory Note Drafting
- Identity Theft
- Foreclosure
- Veterans Benefits
- Student Loan Reduction Assistance
- Traffic Matter Assistance
- Elder Law
- Bankruptcy
- Real Estate Transactions
- Reduced Fee Benefit
- Criminal Defense
- Referral Attorneys
- Stockbroker Arbitration
- Personal Injury Benefit
- Estate Administration Benefit
- Commercial and Business Law Benefit
- Guaranteed Maximum Fees
  - Bankruptcy chapter 7
  - DWI (first offense and up to two court appearances)
  - Divorce (uncontested, without marital agreement)*
  - Divorce (uncontested, with marital agreement)*
  - Separation (uncontested)*
  - Modification of Child Support (Preparation of pleadings only)

I thank each and every one of you for your continued hard work and dedication. I very much look forward to seeing how your utilization of the legal plan serves your needs, eases your concerns, and strengthens your rights!

In solidarity,

The Board of Trustees

Legal Service Plans

with Your Union Lawyer

Powered by Feldman, Kramer & Monaco, P.C.



A legal service plan is a Union Leadership Benefit, which helps union members achieve the American Dream. This is a sought-after, life-changing benefit that members need and use. Union leadership provides mental, financial, and emotional security, which comes with knowing that an attorney can assist members with legal matters. Feldman, Kramer & Monaco is a leading national concierge Legal Plan law firm representing 200+ union Legal Plans for over four decades.

All union members would agree that there is nothing finer than excellent customer service. It makes union members feel respected and important, and it is also something they will not easily forget. FKM is changing members' perceptions of lawyers.

FKM is the gold standard of Legal Plan firms with 170 knowledgeable, hard-working, compassionate team members. We emphasizes prompt, personal attention to union members' complex legal needs. After all, help is our product!

Your Legal Plan Benefits Include:

- ✓ Free telephone advice & consultations
- ✓ Free Office Consultations
- ✓ Toll-Free 24-Hour Emergency Hotline
- ✓ Free Letter Writing
- ✓ Free Document Review
- ✓ Wills and Trusts
- ✓ Estate Planning Seminars or "Will Days"
- ✓ Free Lease Review Benefit
- ✓ Free Uncontested Annulment Benefit
- ✓ Free Uncontested Adoption Benefit
- ✓ Free Uncontested Name Change
- ✓ Free Simple Promissory Note Benefit
- ✓ Free Insurance Reduction Benefit
- ✓ Identity Theft Benefit
- ✓ Foreclosure Benefit
- ✓ Veterans Benefits
- ✓ Student Loan Reduction Assistance
- ✓ Traffic Matter Assistance
- ✓ Elder Law
- ✓ Bankruptcy
- ✓ Real Estate Transactions
- ✓ Reduced Fee Benefit
- ✓ Criminal Defense
- ✓ Referral Attorneys
- ✓ Stockbroker Arbitration
- ✓ Personal Injury
- ✓ Estate Administration
- ✓ Commercial & Business Law
- ✓ Family Law
- ✓ Guaranteed Maximum Fees

To schedule a Legal Plan Presentation call Steven Kramer, Esq. today:
+1 (800) 832-5182 | YourUnionLawyer@FKMLaw.com | YourUnionLawyer.com

FK&M FELDMAN, KRAMER & MONACO, P.C. ATTORNEYS & COUNSELLORS

1 in 3 adults are a family caregiver.

FKM will support you and your loved ones in times of uncertainty. We can guide you through transitions in care, help locate resources and protect assets.

1 in 5 **children in the U.S. have learning and thinking differences.**

FKM provides advice, consultation, and advocacy on the rights of students with disabilities and their parents.

21% of U.S. households have student debt and that number is increasing.

FKM will council student loan borrowers to potentially immediately lower monthly loan payments and eventually achieve tax free loan forgiveness.

68% **of the U.S. population does not have a Will or a Trust set up.**

FKM offers tailored sophisticated estate and elder law solutions to help you and your loved ones plan for the future and safeguard your legacy.

Consumers typically experiences a problem with a purchase around 1-5% of the time.

FKM will advocate on your behalf to resolve consumer disputes, warranty issues, product refunds, and bill discrepancies.

Your Union Lawyer Launches App

Available on the Apple and Google Play Stores





Questions?
Call Toll-Free
(800) 292-8063

FK&M is a leading national legal service firm that offers a multitude of unique legal and personal services. Our firm's concierge approach to providing a legal plan emphasizes prompt response times, personal attention, and immediate access to lawyers. We understand the importance of making ourselves readily available to your members. Your members' time is precious and in our increasingly digital world, speed and accessibility are more valuable than ever before.

We are proud to announce our new app which connects members to the firm with the touch of their screen and they will seamlessly benefit from instant access to the firm.

Key Features:

- Touch the screen to call or email a customer service representative for assistance;
- Upload your traffic ticket;
- Request an appointment with an estate planning attorney;
- Schedule your estate planning document signing
- Submit your documents for review by our expert attorneys (such as various leases, promissory notes, retail sales agreements, potential scams, and other contracts);
- Schedule Student Loan Reduction Assistance and receive a comprehensive review of loan issues
- Access step-by-step instructions to address issues of identity theft; and
- Request an educational webinar.

As always, we are committed to raising the bar to increase Union Member satisfaction!

For additional information, please contact FK&M:

+1 (800) 832-5182 (for NY)
+1 (800) 292-8063 (Outside NY)
www.YourUnionLawyer.com

Feldman, Kramer & Monaco, P.C.
330 Vanderbilt Motor Parkway, Suite 400
Hauppauge, NY 11788

The FKM Experience
Powered by
FK&M FELDMAN, KRAMER & MONACO, P.C. ATTORNEYS & COUNSELLORS

The Power of Federal Student Loan Forgiveness Programs



The Problem

The U.S. student debt now tops $1.7 trillion, making it the second largest type of consumer debt, and borrowers are feeling the pain.

One in three workers says money concerns have negatively impacted his/her workplace productivity.

96% of workers report putting off a major life/financial milestone due to student debt.

The Solution

National Student Debt Forgiveness Center.

Federal student loan forgiveness programs are available to assist borrowers who are struggling with the burden of student loans.

NSDFC Client SAVINGS

Average Savings $250 per month

Average Forgiveness $66,324

How Forgiveness Helps Members

- √ Freestudent loancounseling
- √ Parent PLUS loans
- √ Public Service Loan Forgiveness
- √ Income-driven repayment (IDR)
- √ Total permanent disability discharge
- √ Defaulted Loans

How Forgiveness Helps Unions

- √ Low-cost, high-value benefit
- √ Leads to long-term member retention, increased loyalty & improved morale Demonstrates
- √ union's concern for its members' well-being

Scan to Learn More!

National Student Debt Forgiveness Center

646.766.1330 | nsdfcgroup.com

LiUNA! Local 754 Legal Services Plan

ELIGIBILITY

You and your eligible dependents are covered by the LiUNA! Local 754 (herein as the "Union"). The employee is frequently referred to as "the covered member" in this booklet.

Your "eligible dependents" are:

* Your legal spouse who resides with you.
* Your registered domestic partner.
* Your unmarried dependent children from birth to their nineteenth birthday. This includes any child who:

(1) normally resides in your household in a parent-child relationship; and

(2) is legally dependent upon you for support and maintenance.

*Note: Eligibility is extended to age 26 if your unmarried children are dependent upon you for support and enrolled as full-time students in an institution of higher education.

CONTINUATION OF COVERAGE

If you become ineligible, specific representation in progress on your behalf shall be continued by the Legal Services Plan to the conclusion of a specific matter already in progress, at the legal fees stipulated in this Certificate for any case, item, matter, or service then being performed.

Certificate of Coverage

1. Free Consultation Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

What is the Benefit... The covered member, spouse, domestic partner, or dependent may get telephonic advice or in-office consultations. This benefit provides the covered member, spouse or domestic partner, and dependent with the opportunity to consult an attorney for three one-hour in-office sessions each calendar year concerning any new legal matter. In addition, the covered individual may consult with the Legal Service Plan attorneys an unlimited number of times over the telephone. The in-office consultations cannot be used as a credit toward any other service.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney office at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

2. 24-Hour Emergency Hotline Benefit

Who is Eligible.... The covered member, spouse or domestic partner, and dependents.

What is the Benefit... If the covered member, spouse, domestic partner, or dependent is confronted with a situation that requires immediate legal advice, they may call the emergency hotline to talk to an attorney after regular business hours. This emergency service may only be used in situations that cannot wait until the next business day, such as arrest, accident, or assault.

How to Utilize the Benefit.... Contact the Legal Services Plan Attorney office at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

3. Free Document Review Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

What is the Benefit... This benefit provides review and interpretation by an attorney of documents which directly involve the covered member, spouse, domestic partner, or dependent, such as guarantees, warranties, installment purchase agreements, loans, leases, and court papers.

*__Exclusions & Limitations:__ The following documents are not included in the Document Review Benefit:

A. Tax Returns
B. Work that other attorneys are preparing at the time of your Document Review appointment.
C. Documents exceeding 15 pages in length.

The Document Review Benefit provides review and interpretation of documents: it does not involve representation by counsel unless such representation involves legal services covered by the Plan. If a covered matter is involved, the Plan will provide representation by an attorney in accordance with this Legal Services Plan.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney office at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

4. Free Legal Letters Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

What is the Benefit.... Your Plan Attorney will write free legal letters on your behalf to resolve legal or consumer disputes before they become lawsuits. These letters are available regarding any covered legal matter. However, letters cannot be written in response to a pending lawsuit or regarding any personal injury claims, or in connection with any matter that, in the sole discretion of the attorney, constitutes an inappropriate, unethical, or frivolous matter.

How to Utilize the Benefit.... Contact the Legal Services Plan Attorney office at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

5. Free Insurance Reduction Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

What is the Benefit... As a member of the Legal Plan, you have access to an attorney who can advocate on your behalf with your home and auto insurance providers. The attorney will review your existing coverage and contact your insurance company to identify available discounts, credits, or other premium reductions that may not currently be reflected in your policies. This benefit provides members with knowledgeable assistance in navigating the insurance process and seeking every available opportunity to reduce their insurance costs—providing added value and potential savings through the Legal Plan.

How to Utilize the Benefit.... Contact the Legal Services Plan Attorney office at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

6. Free Last Will & Testament Benefit

Who is Eligible... Coverage is available to the member, spouse or domestic partner, and eligible dependents. Further, this benefit is extended to the members' parents, grandparents, parents-in-law and grandparents-in-law.

What is the Benefit... This benefit provides the covered individual with the opportunity to have a Last Will and Testament executed under the supervision of a Legal Benefits Plan Attorney. Advice regarding estate planning and potential strategies to reduce estate taxes are included.

How to Utilize the Benefit... To use the Last Will and Testament Benefit, you should complete the Confidential Will Questionnaire or contact the Legal Services Plan Attorney's office at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

7. Free Health Care Proxy Benefit

Who is Eligible... Coverage is available to the member, spouse or domestic partner, and eligible dependents. Further, this benefit is extended to the members' parents, grandparents, parents-in-law and grandparents-in-law.

What is the Benefit... This benefit provides the covered individual with the opportunity to have a Health Care Proxy prepared and executed under the supervision of a Legal Services Plan Attorney.

How to Utilize the Benefit.... To obtain the Health Care Proxy Benefit, complete the Confidential Will Questionnaire or contact the Legal Services Plan Attorney's office at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

8. Free Living Will Benefit

Who is Eligible... Coverage is available to the member, spouse or domestic partner, and eligible dependents. Further, this benefit is extended to the members' parents, grandparents, parents-in-law and grandparents-in-law.

What is the Benefit... This benefit provides the covered individual with the opportunity to have a Living Will prepared and executed under the supervision of a Legal Services Plan Attorney.

How to Utilize the Benefit... To obtain the Living Will, complete the confidential Will Questionnaire or contact the Legal Services Plan Attorney's office at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

9. Free Durable Power of Attorney Benefit

Who is Eligible... Coverage is available to the member, spouse or domestic partner, and eligible dependents. Further, this benefit is extended to the members' parents, grandparents, parents-in-law and grandparents-in-law.

What is the Benefit... This benefit provides the covered individual with the opportunity to have a Durable Power of Attorney prepared and executed under the supervision of a Legal Services Plan Attorney.

How to Utilize the Benefit... To obtain the Durable Power of Attorney Benefit, complete the Confidential Will Questionnaire or contact the Legal Services Plan Attorney's office at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

10. Free Minor's Trust Benefit

Who is Eligible... Coverage is available to the member, spouse or domestic partner, and eligible dependents, and is extended to the members' parents, grandparents, parents-in-law and grandparents-in-law.

What is the Benefit... A "Minor's Trust" is a trust that leaves property to a younger person, but in the care of a trustee, until the young person reaches a designated age, (often age 25, 30, or 35). Trusts for younger individuals are usually set up by parents or grandparents who want to leave property to a young person, but also want to name a trusted adult to care for the property until the child is mature enough to inherit in their own name.

It is sometimes important to protect this younger person from themselves. Often a parent or grandparent may wish that the child finish college, and become financially responsible before the entire inheritance is distributed to that child. The minor's trust can also stagger multiple distributions from the estate geared to different ages of the child, thus potentially affording greater protection for the child's inheritance not being squandered or misused.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney office to request an appointment at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

11. Pooled Income Trust Benefit

(No Legal Fee); (Medicaid Home Care, While Preserving Income); (NY Only)

Who is Eligible... Coverage is available to the member, spouse or domestic partner, and eligible dependents, and is extended to the members' parents, grandparents, parents-in-law and grandparents-in-law who reside in the State of New York.

What is the Benefit... A pooled trust under Federal and New York statute, allows people with disabilities and older adults seeking long-term care services to protect their income in order to qualify financially or maintain eligibility for government benefits, such as Medicaid.

Pooled trusts give people with disabilities a way to obtain home-care benefits while utilizing their excess or unprotected income placed in the trust to pay for items and services not covered by Medicaid. This trust enables people with disabilities to utilize this portion of their income, which Medicaid would otherwise require be "spent down on medical needs", to pay for living expenses such as rent, utility bills, food, clothing, and other personal needs.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney office to request an appointment at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

12. Will Days

Who is Eligible... Coverage is available to the member, spouse or domestic partner, and eligible dependents. Further, this benefit is extended to the members' parents, grandparents, parents-in-law and grandparents-in-law.

What is the Benefit... We are prepared to conduct estate planning consultations at Union Headquarters, or via Zoom, designed to motivate the union membership to use their legal plan benefits and prompt them to complete their estate planning documents.

On what we call "Will Days", eligible members have the opportunity to have a one-on-one consultation with an attorney. This attorney will educate members on how to complete their estate planning questionnaire, and overcome the pitfall of: out of sight, out of mind. Estate planning documents are then mailed to the member for review. Then the member can sign up for a signing day at Union Headquarters, our offices or a local Law Office, wherein they will meet with the attorney again to ensure the documents are correctly executed. Statistical research has shown us that members of the legal plan who complete their Last Will and Testament are more apt to utilize other benefits provided by the legal plan and the Union than those who do not. As a result, retention rates are also quantitatively impacted.

How to Utilize the Benefit... The Union leadership should contact the Legal Services Plan Attorney's office at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

13. Legal Plan Workshops Benefit

Who is Eligible... Coverage is available to the member, spouse or domestic partner, and eligible dependents, and is extended to the members' parents, grandparents, parents-in-law and grandparents-in-law.

What is the Benefit... We believe that together we can encourage utilization of the Legal Plan Benefits through workshops designed to educate union members regarding benefits that will enhance and enrich their lives. Our seminars are tailored to motivate membership to take advantage of their many legal plan benefits and prompt them to complete their estate planning documents.

This program will draw your members to Union Headquarters or other location, where they can socialize with other members, be inspired by their union and engage with issues that affect membership. This is another opportunity to reconnect with your more active members and, at the same time, advertise upcoming programs and events. Workshops, in general, educate members on why this and other union benefits are so valuable. This is a highly successful program.

How to Utilize the Benefit... The Union leadership should contact the Legal Services Plan Attorney's office at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

14. Will & Estate Planning Preparation Webinar Benefit

Who is Eligible... Coverage is available to the member, spouse or domestic partner, and eligible dependents, and is extended to the members' parents, grandparents, parents-in-law and grandparents-in-law.

What is the Benefit... We believe that together we can encourage utilization through virtual workshops designed to educate union members regarding their Legal Plan benefits that will enhance and enrich their lives. Our webinars through Zoom are pre-consultation estate planning workshops tailored to motivate membership to take advantage of their legal plan and prompt them to complete their estate planning documents.

This program will draw your members to a virtual platform, where they can socialize with other members, be inspired by their union and engage with issues that affect membership. This is another opportunity to reconnect with your more active members and, at the same time, advertise upcoming programs and events. Webinars, in general, educate members on why this and other union benefits are so valuable. This is a highly successful program. Members will be given the opportunity to sign up in advance for an appointment via Zoom to meet with an attorney for FREE.

How to Utilize the Benefit.... The Union leadership should contact the Legal Services Plan Attorney's office at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

15. Elder Law Benefit

Who is Eligible... Coverage is available to the member, spouse or domestic partner, and eligible dependents, and is extended to the members' parents, grandparents, parents-in-law and grandparents-in-law.

What is the Benefit... Our Elder Law attorneys will consult with the covered member, spouse or domestic partner, eligible dependents, parents, grandparents, parents-in-law, and grandparents-in-law who reside in the State of New York to discuss asset preservation strategies. The first hour is free, and all subsequent time will be billed at a 20% reduction from the Elder Law attorneys' usual billing rate. Elder Law differs from Estate Planning which is covered at no cost in the Last Will and Testament paragraph herein. Elder Law focuses on asset transfers which will protect assets in the event of the need for nursing home care. Elder Law attorneys can advise on State law and assist in putting a health and estate plan in effect, which can maximize eligibility for coverage of nursing home and home care costs while preserving one's estate and assets. The attorneys who will provide the listed services concentrate their practice in the subject area of Elder Law, estate planning, wills, trusts, pre-nursing home planning, probate and conservatorship.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney office to request an appointment at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

16. Guardianship Benefit

Who is Eligible... Any covered member.

What is the Benefit... Guardianship may be necessary when minors are entitled to a Will bequest or insurance proceeds. Parents of these minors may have to apply to the court for guardianship in order to properly invest such funds. Plan attorneys will represent the covered member in formal guardianship proceedings. The Plan attorney will prepare all petitions and supporting papers and will appear in court with the party in support of the guardianship, if required.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney office at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

17. Patient and Caregiver Advocacy Benefit

Who is Eligible... Coverage is available to the member, their spouse or domestic partner, eligible dependents, and is extended to the member's parents, grandparents, parents-in-law and grandparents-in-law. These individuals will have access to an interdisciplinary team of healthcare professionals including nurses, geriatric social workers, rehabilitation and long-term care experts, as well as patient care advocates.

The team will support and guide you and your loved ones in times of uncertainty and during transitions of care. Having our healthcare experts work with you and your loved ones and coach you on how to navigate our healthcare system can be instrumental in lowering your stress level. Our goal is to ensure that you and your loved ones receive the best possible care while protecting the maximum amount of assets and safeguarding your legacy.

What is the Benefit... Supporting our clients, and their caregivers, is crucial to the well-being of all those involved. The healthcare system is complex and often overwhelming. We are here to support and educate our clients on how to obtain the best possible outcomes based on an individual's needs.

We collaborate with members and their families to help understand priorities and ensure they are making informed decisions. Change is difficult and transitions of care can pose a risk to clients if not dealt with properly. We can assist with care considerations such as hospital discharges, short term rehabilitation, nursing home placement, assisted living and home care. We can help to validate a caregiver's concerns, provide emotional support, help arrange for respite care and discuss other resources available to caregivers. We educate members and their families on long-term care payor sources including long term care insurance, Medicare, Medicaid, and VA benefits.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney office to request an appointment at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

18. Veterans Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

What is the Benefit... We will assist the covered individual with applying for the Veterans Benefit, Aid and Attendance, which provides extra income for a veteran who requires medical care. We would extend this benefit to their spouse, domestic partner, parents, and parents-in-law.

How to Utilize the Benefit... To use the Veterans Benefit, contact the Legal Services Plan Attorney Office to request an appointment at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

19. Student Loan Reduction Assistance Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

What is the Benefit... We will help student loan borrowers with the repayment process. Managing their student loans and understanding the repayment options can be confusing and overwhelming, especially when you're getting unclear or conflicting information from your loan servicer. We can help.

> **Call center- (NO CHARGE):** The covered member, their spouse or domestic partner, and dependents can speak with a Student Loan Counselor wherein they will receive a comprehensive review of their student loan issues. This includes government and private loan issues. Members will have access to assistance and advice in connection with the various student loan assistance programs.

Based on their unique goals and circumstances, we can analyze the available programs for them and design a comprehensive action plan. For a reduced fee, we can also help complete program applications, submit required paperwork, answer legal questions, and troubleshoot bureaucratic problems related to student loan servicing.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney office at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

20. Real Estate Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

Purchase of Primary Residence...	$850.00
Sale of Primary Residence...	$850.00
Refinance of Primary Residence...	$275.00
Transfer of Primary Residence...	$275.00

How to Utilize the Benefit... Contact the Legal Services Plan Attorney office at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

21. Promissory Note Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

Promissory Note - Simple Promissory Note... FREE

How to Utilize the Benefit... Contact the Legal Services Plan Attorney Office at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

22. Driving While Intoxicated Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

(First offense and up to two court appearances) - $1,050.00

How to Utilize the Benefit... Contact the Legal Services Plan Attorney at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

23. Traffic Matter Benefit

Who is Eligible... The covered member.

What is the Benefit... This benefit provides Legal Representation for the covered member with a consultation in matters concerning any traffic violation and representation in court in all instances where, in connection with the operation of a motor vehicle, a traffic ticket has been issued. The benefit is limited to moving violations within the New York Tristate area, where a conviction will result in points on license.

Representation in court under this benefit is available once in a twelve (12) month period beginning the day you first consult with the Plan attorneys concerning a traffic-related matter. This benefit includes a trial if necessary.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

24. Small Claims Protection Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

What is the Benefit... Attorney will provide advice regarding filing and pursuing claims in Small Claims Court, including procedure and evidence preparation for Small Claims Court matters. This benefit shall be limited to advice only.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

25. Identity Theft Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

What is the Benefit... Attorney will provide advice regarding Identity Theft. We will provide advice to covered individuals on the federal laws governing identity theft and will offer covered individuals comprehensive advice on how best to avoid having their identity stolen.

Victims of identity theft will be offered comprehensive advice and guidance on how best to proceed to reclaim their identity. This advice will include how to file a police report, what credit agencies to contact to place a fraud alert and guidance on how to construct an appropriate dispute letter to any creditor or agency involved. This benefit shall be limited to advice only, and in appropriate, limited circumstances may, in the professional discretion of the national legal office include the writing of up to three (3) letters per plan year.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

26. Bankruptcy Benefit

Who is Eligible... The covered member.

What is the Benefit....

Bankruptcy Chapter 7: $1,425 - This benefit includes a free consultation.

Bankruptcy Chapter 11: Attorneys will provide analysis and advise on the topic of bankruptcy and chapter 11 or other alternatives at the reduced hourly rate of $285 per hour.

Bankruptcy Chapter 13: This benefit includes a free consultation and the availability of representation with petition filing at trial or in a court at the reduced hourly rate of $285 per hour.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

27. Family Law Benefit

Who is Eligible... The covered member.

What is the Benefit....

Divorce (uncontested, without marital agreement)...	$900.00
Divorce (uncontested, with marital agreement)...	$1,700.00
Separation (Uncontested)...	$900.00
Modification of Child Support (Preparation of pleadings only)...	$550.00

Additionally, our Plan provides coverage only to the covered member at the discounted hourly rate of $285 per hour in all stages of contested actions for divorce and separation and for annulment proceedings. This benefit also includes negotiation and preparation of separation agreements and property settlements. Our Plan attorneys will also represent the covered member in connection with the preparation of premarital contracts at the discounted hourly rate of $285 per hour and covers representation of the covered member in support, family offense, custody, and paternity proceedings in Family Court at the discounted hourly rate of $285 per hour.

These benefits only cover the representation of the covered member. Dependents are not covered under these benefits.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

28. Free Annulment Benefit

Who is Eligible... The covered member.

What is the Benefit... Annulment proceedings may be categorized as uncontested or contested. This benefit will provide coverage to the covered member for all steps of the legal process in uncontested annulment proceedings including Summons, Complaint, Note of Issue, Trial or Hearing, Preparation of Findings of Fact, Conclusions of Law, Entry of Judgement, and Finalization.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

29. Counseling of Unemancipated* Children Benefit

Who is Eligible... Upon the application of the member/parent, your unemancipated child, who is over 18 years of age and qualifies as an eligible dependent child (as defined by the eligibility of coverage).

What is the Benefit... Coverage is provided for consultation and document review services to your unemancipated child on matters involving legal responsibilities that affect your child when they turn age 18 (whether or not they are emancipated), contract review, lease review and real estate issues, agreements and documents associated with educational institutions (i.e. universities and colleges), loan agreements and other credit matter, and identity theft matter.

Exclusions - Excluded from this benefit is advice or consultation in any controversy, dispute or proceeding against the covered member/parent.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

30. Reduced Fee Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

What is the Benefit... Representation is available from the Plan attorneys at the rate of $285.00 per hour for matters that are specifically covered by the Legal Plan but require payment for contested matters under the terms of the plan.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

31. Criminal Defense Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

What is the Benefit... This benefit provides the covered member, their spouse or domestic partner, and dependents with consultation in connection with matters concerning any misdemeanor or felony. Representation is available from the Plan attorneys at $285.00 per hour. This benefit includes a free consultation and the availability of representation at trial or in court at the reduced hourly rate described herein or at a 30% reduction from the flat fee. Federal jurisdiction matters are not covered.

How to Utilize the Benefit.... Contact the Legal Services Plan Attorney at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

32. Foreclosure Defense Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

What is the Benefit... This benefit provides the covered member, their spouse or domestic partner, and dependents with consultation in matters involving problems with a foreclosure in connection with their primary residence and regarding a petition which specifically names the covered member as a respondent. This benefit includes a free consultation and the availability of representation at a rate of $285 per hour.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

33. Business Structuring Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

What is the Benefit... This benefit focuses on assisting members, their spouse or domestic partner, and their dependents in the formation of business entities. Further, the benefit seeks to assist and educate members, their spouse or domestic partner, and eligible dependents on the formation and structuring of various business entities such as New York limited liability companies, corporations, professional practice entities, and more. If the covered individual is interested in forming a business entity for their personal or professional enterprise, then they can contact the firm to obtain FREE consultations on and throughout the formation process and may also hire the firm to handle the formation and structuring process at a discounted flat fee.

LLC Formation...	$800.00	(Filing and Publication costs are not included)
Corporation Formation...	$800.00	(Filing costs are not included)
PLLC Formation...	$1,250.00	(Filing and Publication costs are not included)
PC Formation...	$950.00	(Filing costs are not included)
Trademark Filing...	$1,300.00	(Filing costs are not included)
Nonprofit Formation...	$750.00	(Filing costs are not included; No additional tax services included)

How to Utilize the Benefit... Contact the Legal Services Plan Attorney at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

34. Special Education Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

What is the Benefit... The world of special education is complicated, but we can help. Many students require specialized instruction, supports, services, programs or accommodations to ensure equal access to education. This benefit offers the covered individual free advice, consulting, and advocacy in matters related to special education law, including adherence to Americans with Disabilities Education Act (IDEA), Section 504 of the Rehabilitation Act, New York Education Law Section 3602 and other relevant laws and regulations.

We provide advice and consultation on the rights of students with disabilities and their parents, including the right to be a meaningful part of the Individualized Educational Plan (IEP) team, the right to obtain Independent Educational Evaluations (IEEs), the right to assert pendency when a change to the IEP is in dispute, and the rights of students with disabilities in school disciplinary matters. We also provide support and strategies for being your child's own best advocate in special education matters, and a comprehensive explanation of all potential legal avenues toward achieving the best outcome for your child.

In addition, our team offers advocacy and representation for IEP meetings and school disciplinary meetings, including Manifestation Determination Reviews; negotiation with school districts, including participating in special education mediation; preparing and filing of due process complaints and Special Education Quality Assurance (SEQA) complaints; representation at administrative impartial hearings and disciplinary hearings, and representation throughout the appeals process.

To be of even better assistance, Your Union Lawyer will periodically send educational materials to empower the covered individual to learn more about their legal rights and information about effective advocacy. We can even provide Special Education Know Your Rights Training at your union office!

This benefit comes at **no charge** to the covered individual.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

35. Preventive Law Guide Benefit

Our newsletter provides timely information on a variety of consumer issues and is written to inform participants about their rights under the law. Designed to inform your membership of the benefits of the legal plan, including hot law-related topics and how members can best use the legal plan to protect their home and assets. Included will be success stories and examples of how members can utilize the legal plan to enhance their lives.

36. Social Media Benefit

Who is Eligible... Union leadership may access this benefit.

What is the Benefit... This benefit focuses on assisting union leadership in increasing member benefit engagement. FK&M's platform helps create clients for life. Today maintaining a clear, impactful, and authentic social media presence is key to connecting with union membership. We will assist union leadership in designing a social media marketing strategy and create social media content that educates union members on how union members can best use the legal plan.

The FK&M platform enables unions to connect with members throughout their careers and stimulate utilization of our benefit. We want to help share success stories, reinforce the union's positive self-image, acknowledge accomplishments, and increase awareness of the legal plan's full potential.

How to Utilize the Benefit... Union Leadership can contact the Legal Services Plan Attorney Office at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY) to request content and assistance.

Contingent Fee Matters

37. Personal Injury Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

What is the Benefit... Personal Injury cases are handled on a contingency fee basis. That means that the attorney fees are a percentage of the recovery rather than at an hourly rate. If there is no recovery, you don't pay any legal fees. The law sets the percentage of the contingent fees and your plan has offered a reduction of that fee.

In the event that the covered member, their spouse or domestic partner, or their dependent is injured in a car accident, slip and fall accident, dog bite, product liability, premises accident, etc.., your Plan Attorney will reduce the standard contingency fees approved by the court of the applicable state as follows:

Twenty percent (20%) reduction of the contingency fee if the case is settled prior to examination before trial.

Ten percent (10%) reduction of the contingency fee if the case is settled after an examination before trial or is tried to a conclusion.

This reduction can save an injured victim many thousands of dollars.

Legal representation is available for medical or other professional malpractice. However, it is not possible to reduce the fees for those matters.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

38. Estate Administration Benefit

Who is Eligible... Coverage is available to the member, spouse or domestic partner, and eligible dependents, and is extended to the members' parents, grandparents, parents-in-law and grandparents-in-law.

What is the Benefit... Legal Representation in an uncontested probate of a Last Will and Testament or an uncontested estate administration proceeding in the Surrogate's Court in the absence of a Will. The benefit allowance is a twenty-five (25%) percent reduction in the percentage contingencies used to calculate the statutory fiduciary commissions as outlined in the New York State Surrogate's Court Procedure Act, Section 2307 or New Jersey Surrogates Act, section 54: 34-5C. This includes the filing of Federal and State estate tax returns. Legal fees do not include court filing fees and expenses or disbursements that are chargeable to the client.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

39. Stockbroker Arbitration Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

What is the Benefit... Elder financial abuse is on the rise and is expected to impact an increasing number of families across America over the next decade. Financial abuse cases arising out of Investment Fraud, Investment loss, Financial Adviser Misconduct, Account Churning, are accepted on a contingent fee basis by a participating referral attorney with a Ten percent (10%) reduction from the standard contingency fee approved by the court of the applicable state.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

40. Tax Grievance Benefit

Who is Eligible... The covered member, spouse or domestic partner, and dependents.

What is the Benefit... This benefit provides counseling and assistance with filing a Tax Grievance in certain counties in New York State. A Legal Plan real estate tax attorney can challenge property tax assessments on residential and commercial properties located in Nassau, Suffolk, Rockland, Putnam, and Orange counties and reduce homeowner's or business owner's real estate taxes, if we can prove that the property has been overvalued by the county.

A Property Tax Grievance allows your current assessment to be reviewed by the Assessor to see if a reduction is warranted. If the Assessor does not reduce your assessment, an appeal can be filed to have an impartial hearing officer determine if your house is overvalued for tax purposes. Property taxes can seem very complicated and like income taxes, your property taxes should be reviewed annually for the possibility of a reduction.

A Legal Plan attorney will analyze each home on a case-by-case basis to determine the potential for a reduction. Whether there is merit to an appeal is based on many factors including sales of comparable properties and factors unique to your home that can affect the potential market value used to review your assessment. If the attorney can prove your home is worth less than the assessed value, we will accept your grievance and aggressively seek to reduce your property taxes to the lowest amount allowed by law.

There is absolutely no fee if there is no tax reduction. Our fee is reduced from the industry standard of 50% of the property tax reduction to 38%, which is due after the official reduction notification is received. It's a flat fee that you pay only once. If we do not succeed, you pay nothing. It's important to note: grieving your property taxes will never result in your taxes going up. *If a "Small Claims Assessment Review" (SCAR) petition is filed, a $30 court-filing fee may apply.

How to Utilize the Benefit... Contact the Legal Services Plan Attorney at +1 (800) 832-5182 (for NY) or +1 (800) 292-8063 (for outside of NY).

General Exclusions

1. All legal services provided by the Legal Services Plan have been specifically stated and described. Any legal service that has not been so described can be considered excluded from the Legal Services Plan of Benefits.
2. However, in order to guide the member in his utilization of the Legal Services Plan Benefit package, this section lists specifically, but without limitation, particular exclusions of the Plan.
3. Any controversy, dispute or proceeding with or against the employer or the employer's agent or officers including but not limited to claims for workers compensation, disability insurance or unemployment compensation.
4. Any controversy, dispute or proceeding directed against the Union or any of their affiliated bodies, e.g. the benefit plans, or any of the officers, agents or attorneys of the Union or its affiliated bodies or any corporations, organizations or entities with which the Welfare Fund has contractual relationships.
5. 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.
6. Any controversy, action or proceeding in which representation on a contingent fee basis is normally and customarily available or where the fee is payable by virtue of statute or by order of Court, unless otherwise stated.
7. Class action or interventions or amicus curiae activities. Two or more parties may not pool or combine their benefits for the purpose of making a claim in which they have a mutual interest.
8. Any matter concerning the payment of income tax including, but not limited to, preparation or filing of income tax returns.
9. The Plan will not pay the claims for services or advice when such activity involves application of the same service or advice previously obtained in connection with the same problem and previously claimed for under the Plan.
10. Appellate matters.
11. Services, fees or expenses in connection with any business venture or other matters in which, for Federal Income Tax purposes, the cost of the legal services would normally constitute a business expense or capital investment.
12. The Plan will not pay court costs and/or filing fees nor will the Plan pay fines or penalties in any amount.
13. Any controversy, action, proceeding or dispute which legal services are available through insurance or through any governmental agency or attorney (Federal, State or Local).
14. Any controversy, dispute or proceeding in which the member retained an attorney or represented himself/herself prior to contacting the Legal Plan.
15. Matters where an eligible participant or his dependent is an adverse party in an action involving another employee or his dependent.
16. Any matter that in the opinion of the attorney is lacking sufficient merit to warrant pursuit.
17. Any matter not specifically provided herein is excluded from coverage.

Grievance and Arbitration

In the event any controversy or complaint arises in connection with the terms and procedures contained in this Certificate involving the Legal Plan, a Participating Referral Attorney, a Covered Member and Dependent, or any combination thereof, the following procedures should be followed.

FIRST: Fully exhaust all possibilities of resolving the dispute with the other party or parties involved. When all such possibilities have been exhausted, Covered Member or Dependent may then:

SECOND: Notify the Grievance Department in writing, as to the nature of the dispute and all of the relevant particulars. In the event the Grievance Department of the Law Firm is unable to effectuate a satisfactory resolution, the Covered Member may then:

THIRD: Appeal to the office of the Special Arbitrator for its help toward resolving the complaint or controversy by writing to Special Arbitrator. The arbitrator shall have the power to decide any dispute among the parties and individuals involved concerning the application or interpretation of the terms of this Certificate and the performance thereunder.

Appeals to the Board of Trustees

The Board of Trustees adopts rules and regulations for the payment of benefits and all provisions in this booklet are subject to such rules and regulations and to the agreement and declaration of trust, which established the Plan and governs its actions.

A covered member may request a review of action taken by the Plan Office by submitting an appeal, in writing, to the Board of Trustees within 60 days after the action of the Plan.

IF YOU HAVE ANY QUESTIONS WITH REGARD TO COVERAGE, BENEFITS OR EXCLUSIONS, PLEASE CONTACT THE LEGAL SERVICE PLAN OFFICE at 1 (800) 832-5182.

Note

All the information and comments in this booklet are for your information and guidance only. The Legal Services Plan's benefits may be changed, amended or modified from time to time at the discretion of the Trustees. Nothing contained in this booklet may be used as a basis for any claim whatsoever against your employer, your prior employee or your union. This is not an insured program.