

Legal Services Plan

The **Legal Services Plan** provides Plan participants with access to attorneys in connection with real estate transactions, preparation of wills, providing legal advice, drafting letters and reviewing documents relating to personal legal matters as well as providing representation for other 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 26 if the child is wholly dependent upon the Plan participant 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., (800) 832-5182. If necessary, the Legal Plan Office will then make referrals to local participating attorneys.

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

Legal Services Plan Benefits

- **Free Telephone Advice and Consultation** – Each participant can call a toll-free number for unlimited telephone and Zoom sessions for advice and consultation.
- **Free Office Consultations** – Each year, participants are entitled to three in-office/zoom sessions, each calendar year, concerning any new legal matter with a Legal Plan 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 to assist the participants. In matters such as consumer protection and credit resolution, a letter or telephone call from a Plan attorney often resolves the problem.
- **Free Document Review** – Plan attorneys will review documents such as apartment and automobile leases, promissory notes, retail sales agreements, and other contracts, limited to fifteen pages per document.
- **Wills or Trusts** – Participants are entitled to the preparation of a simple Will, Living Will, Health Care Proxy and Power of Attorney annually at no additional charge. Reciprocal Simple Wills and advance directives are also prepared for spouses/domestic partners at no extra charge. Certain trusts are also prepared with certain limitations.
- **Estate Planning Seminars or “Will Days”** – Plan attorneys are available to conduct Estate Planning Seminars or sponsor “Will Days” via Zoom or in person upon request.
- **Identity Theft** – Plan attorneys can be a tremendous resource in helping to both avoid becoming an identity theft victim and reclaim one’s identity. This may include advice on the laws governing this crime, the appropriate course of action, the proper entities to contact to place a fraud alert, and assistance with the formulation of the appropriate dispute letters to the agencies and creditors involved.
- **Free Lease Review Benefit** – An attorney will review a Lease and Sublease, ascertain issues, identify problems and render advice.

- **Free Uncontested Annulment Benefit** – Representation in connection with an uncontested annulment initiated in New York State.
- **Free Uncontested Adoption Benefit** – Representation to formalize an uncontested adoption.
- **Free Uncontested Name Change** – Representation in a change of name proceeding in N.Y.S.
- **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.
- **Veterans Benefits** – Assist members in obtaining “Aid and Assistance” for a loved one who is a veteran or the veteran’s spouse.
- **Student Loan Reduction Assistance** - Members can speak with a Student Loan Counselor wherein they will receive a comprehensive review of their student loan issues. Members will have access to assistance and advice in connection with the various student loan assistance programs.
- **Traffic Matter Assistance** - Legal Representation for a 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 State of New York, 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.
- **Elder Law**- A plan attorney will provide representation and advice regarding Elder Law at a reduced fee.
- **Bankruptcy** – Plan attorneys can offer advice on alternatives such as creditor “workout” in overwhelming debt situations, 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, \$1,425.
- **Real Estate Transactions** – Legal Representation with regard to the Purchase of a Primary Residence or Sale of a Primary Residence at flat rates, \$800.
- **Reduced Fee 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.
- **Criminal Defense** - Provides consultation in connection with matters concerning any misdemeanor or felony. Representation is available from the Plan attorneys at the rate of \$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.
- **Referral Attorneys** – These attorneys have contracted to provide legal representation at a rate of \$285 per hour or at a 30% percent discount from their usual hourly fee, whichever is the lower amount.

- **Stockbroker Arbitration** – Financial abuse is on the rise, and we will provide a reduction of the contingency fee.
- **Personal Injury Benefit** – Representation on a contingency fee basis at a reduced rate from the standard contingency percentage of the recovery.
- **Estate Administration Benefit** - Representation in an uncontested probate or administration proceeding at a twenty-five (25%) percent reduction in the percentage contingency used to calculate the statutory fiduciary commissions.
- **Free consultation and advice on the formation and structuring of various business entities or retain the firm at discounted flat rates.**

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
Simple Promissory Note	\$40
Bankruptcy chapter 7:	\$1,425
DWI (first offense and up to two court appearances)	\$1,050
Divorce (uncontested, without marital agreement)*	\$900
Divorce (uncontested, with marital agreement)*	\$1,700
Separation (uncontested)*	\$900
Modification of Child Support (Preparation of pleadings only)	\$550

The benefits provided by a Legal Services Plan are more valuable than ever before due in large part to COVID-19. Many people are facing issues such as: Bankruptcy (we can help stop bill collectors), Foreclosure (we can provide guidance with keeping or vacating a home), Landlord/Tenant Issues (rent reduction or eviction moratorium), Estate Planning (FREE Will, POA and trusts) and Family Law Issues (we can assist with child/spousal support modifications), Real Estate (many families are moving).