

Legal Service Plan helps thousands

More than 77,000 NYSUT members have coverage under a voluntary or group legal service plan endorsed by NYSUT Member Benefits Trust. If you already have coverage, this serves as a reminder to use your plan. If you do not yet have coverage, here's some information on how this voluntary plan can be of value.

When you enroll, you'll receive a toll-free number to the plan's National Legal Office, where you can call for unlimited legal advice and assistance at no charge. The NLO is staffed by attorneys with expertise in real estate, domestic relations, family law, civil litigation, foreclosure, bankruptcy, business law, criminal law, landlord/tenant situations, wills/trusts/estates, elder law, personal injury and vehicle/traffic law.

Many times, these attorneys can resolve your situation by writing a letter or making a phone call on your behalf, at no charge. If other assistance is warranted, you will be referred to a plan attorney located in your area. The plan has participating attorneys across the country who charge plan members \$175 an hour (effective with enrollments and renewals as of Sept. 1, 2008) or 40 percent off their usual hourly fee, whichever is lower.

You'll receive coupons for free office consultations and the *Preventive Law Guide*, an informative newsletter sent three times each year.

The NLO will review, at no cost to you, legal documents up to six pages in length, such as purchase agreements, loan agreements and real estate documents.

For many common personal legal matters, such as a real estate transaction, misdemeanor, traffic violation, separation and divorce, the attorneys will charge no more than the guaranteed maximum fees assigned to each matter.

Effective with enrollments and renewals as of Sept. 1, 2008, the plan provides a free health care proxy, living will, durable power of attorney and simple will each year of enrollment. And the plan includes advice on identity theft prevention and for identity theft victims, assistance with debt consolidation, and assistance with mortgage foreclosure.

In addition, optional riders can be purchased to provide legal coverage in the specialized areas of elder law and business protection.

Landlord problems

Noisy neighbors

Purchasing a house

Drawing up a Will

Speeding ticket

**These are some
examples in which the
Legal Service Plan can
be of assistance.**

Priced at \$85 a year (\$55 for retiree members), you can't afford not to look into this valuable benefit. For information and an enrollment form, contact Member Benefits at 800-626-8101, e-mail benefits@nysutmail.org, or log on to www.memberbenefits.nysut.org to download an enrollment form or enroll online.



For information about this program or about contractual expense reimbursement/endorsement arrangements with providers of endorsed programs, please contact NYSUT Member Benefits Trust or refer to your NYSUT Member Benefits Trust Summary Plan Description.

Agency fee payers to NYSUT are eligible to participate in NYSUT Member Benefits Trust-endorsed programs.