



Get The Very Best From A Legal Service Plan Designed Specifically For Your Organization

Many unions commonly adopt Legal Service Plans in order to provide a more productive, effective and functional working environment. This benefit allows union members to better focus on their jobs and to perform better, having one less worry in the event they need legal services. A happy member makes for a stronger union. All the positive feedback that the union executive board receives from its membership will be reflected in supportive votes during subsequent elections. High utilization, with a low cost to value ratio is so important in the post Janus era. Unions must continue to showcase the benefits and added value of union membership.

We know of no other union benefit that generates such positive response at such an inconsequential cost when compared to other benefits. Legal Service Plans can improve union member's lives and cut costs. One of the main reasons people don't use attorneys is the expense. A group legal plan allows members to address these stressful and often ignored issues with high quality "big firm" representation at reasonable costs.

The aim of a Legal Service Plan is to reduce the amount of time employees take away from work and ensure that when they do return, they do so with renewed strength and optimal mental and financial wellbeing.

In addition to the plan participants, the plan covers their spouses or domestic partners who are living with the plan participant; unmarried and/or 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).

Feldman, Kramer & Monaco, P.C. (FKM) has been a trusted source and a leader in Legal Service Plans for over 40 years. We currently service approximately 400,000 lives. The initial point of contact for every participant is the toll-free number of our National Legal Office at FKM: **1-800-832-5182**.

Legal Service Plan Benefits Are Vast & Can Include:

- **Telephone Advice & Consultation** – Each participant can call a toll-free number for unlimited telephone advice and consultation with a highly experienced attorney.
- **Office Consultations** – Participants are entitled to three free in-office sessions per calendar year concerning any new legal matter with a National Legal Office attorney or a local referral attorney.
- **Letter Writing** – Plan attorneys will write as many legal letters or place as many telephone calls as is needed to assist the participant in matters such as consumer protection and credit resolution. A telephone call or letter from an attorney is often the ideal solution or can resolve the problem.
- **Free Document Review** – Plan attorneys will review documents such as apartment and automobile leases, promissory notes, retail sales agreements, and other contracts.
- **FREE WILLS, ADVANCED DIRECTIVES and TRUSTS** – Participants are entitled to the preparation of a Will, Living Will, Health Care Proxy and Power of Attorney annually without any additional charge. Reciprocal Wills are also prepared at no charge for spouses/domestic partners. 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" upon request. "Will Days" provide participants with an estate planning consultation at their workplace or union office. "Will Days" can also be virtual, via Zoom and COVID Free.
- **Referral Attorneys** – Attorneys in your neighborhood many of whom have been working with our unions for decades are contracted to provide legal representation at a rate of \$285 per hour or at a 30 percent discount on/from their usual hourly fee/rate, whichever is lower.
- **Identity Theft** – This is one of the fastest growing crimes in the United States. Plan attorneys are a tremendous resource in helping to avoid becoming an identity theft victim and can assist in reclaiming one's identity.
- **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.



- **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.
- **Veterans Benefits** – Assist members in obtaining the benefit “Aid and Assistance” for an eligible veteran or their surviving spouse.
- **Student Loan Reduction Assistance** – Members can speak with a Student Loan Counselor and receive a comprehensive review of their student loan issues. The goal is to reduce the member’s monthly loan payments and ultimately receive public student loan forgiveness.
- **Real Estate** – Reduced flat fee per closing.
- **Traffic Matter Assistance** – Traffic violation consultation with a plan attorney.
- **Uncontested Adoption Assistance** – Plan attorney will provide representation for an uncontested adoption.
- **Elder Law** – A plan attorney will provide representation and advice regarding Elder Law at a reduced fee.
- **Landlord/Tenant** – Free consultations, not including in-court representation.
- **Name Change** – Representation in New York State for a personal name change.
- **Stockbroker Arbitration** – Financial abuse is on the rise and we will provide a reduction of the contingency fee.

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.

<u>Legal Matter</u>	<u>Maximum Fee</u>
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 Service 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).

For more than 40 years our team of 120 employees has been committed to providing union members with strong legal expertise, integrity and character. FKM is here for your members and their families.

LET'S CONNECT AND START A CONVERSATION

For additional plan information, or to request a custom plan proposal, contact FKM:
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