

# Legal questions have a way of piling up...

## Maybe it's time to consider enrolling in the Legal Service Plan!

Stuff happens. You may be facing a speeding ticket, a house closing, a divorce, identity theft, elderly parent issues, and the list can go on and on. In today's world, at some point, you'll most likely need the advice or services of an attorney.

When that time comes, you can turn to the Legal Service Plan endorsed by NYSUT Member Benefits Trust.

When you enroll in the plan, you'll receive a multitude of benefits for personal legal matters. Anytime you wish to talk with an attorney, whether for advice or consultation, you have toll-free access weekdays during normal business hours. There's even a toll-free hotline for emergencies occurring beyond these hours.

You'll receive two, hour-long office consultations with a plan attorney, legal document review and legal letters written on your behalf.

If a problem can't be resolved by letter or phone, you'll be referred to a plan attorney. Referral attorneys are located throughout the continental US and charge plan members \$200 an hour or 40 percent less than their standard hourly rate, whichever is lower.

Many personal legal matters have fees that are capped, and there are guaranteed discounts on probate fees and personal injury cases.

Also included is a Legal Security Package each year of plan enrollment. This package includes forms to request a:

- **Simple will** - allows you to select a guardian for your children and beneficiaries of your estate. Without a will in place, the state makes these decisions. A will also speeds up the probate process and makes settling your estate much easier.

- **Power of attorney** - allows you to give another person the right to sign your name and transact your financial affairs.

- **Living will** - enables you to express your wishes regarding end-of-life treatment.

- **Health care proxy** - allows you to appoint someone to make medical decisions on your behalf if you are unable to make them yourself; it also contains directions regarding organ donation.

The plan offers advice and guidance with identity theft issues, debt consolidation and mortgage foreclosure.

You can purchase an Elder Law rider to help you in your health and estate planning as well as assisting you with these issues for your parents and grandparents.

If you have a business of your own, for example, a rental income property, you can purchase the Business Protection rider to obtain business legal services.

To find out more, call Member Benefits at 800-626-8101. Or go to [www.memberbenefits.nysut.org](http://www.memberbenefits.nysut.org) to view or print a brochure and enrollment form. You can also enroll online.



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

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