

**Westchester Putnam Teachers Legal Services Fund
Comprehensive Legal Services Plan
(October 2019)**

All covered members of the Westchester Putnam Teachers Legal Services Fund ("Fund") are eligible for the following benefits from the Fund's comprehensive legal services plan (please refer to your Benefits Booklet or the Fund's website - www.teacherslegalfund.com for detailed description of each):

- General Consultation
- Document Review
- Uncontested Divorce
- Uncontested Legal Separation
- Uncontested Annulment
- Prenuptial Agreements
- Adoption
- Personal Bankruptcy
- Change of Name
- Legal Defense
- Homeowner's Rights
- Arraignment
Assistance/Telephone
Consultation
- Consumer Protection
- Identify Theft
- Simple Will
- Health Care Proxy/Living Will
- Agent to Control Disposition of
Decedent's Remains
- Designation of Person in Parental
Relation
- Counseling of Unemancipated
Children
- Planning for the Elderly
- Estate Administration
- Estate Planning

Note – A covered member's spouse, parent(s) and parent(s)-in-law are covered for simple wills and a covered member's adult children are covered for health care proxies and durable powers of attorney, provided the adult child appoints the member his/her representative/proxy.

If you wish to make an appointment to consult a lawyer, call your Local Organization or the Fund's panel law firm directly at (914) 997-1576 and identify yourself as a Fund member.

The following is a highlight of the Legal Services Fund benefits. The amount payable by the member, or deductible is set forth in brackets following the explanation of benefit.

SIMPLE WILL- entitling the covered member, his/her spouse, parent(s) and parent(s)-in-law to each have simple wills prepared and executed. (Once per year) (No Charge) [Note – The expanded geographic area covered by the Will Benefit includes the ten northern counties in New Jersey (Bergen, Essex, Middlesex, Union, Hudson, Monmouth, Mercer, Somerset, Morris and Passaic)]

LIVING WILL/HEALTH CARE PROXY BENEFIT/POWER OF ATTORNEY - entitling the covered member, his/her spouse, his/her parent(s) and/or parent(s)-in-law to have a living will, health care proxy and durable power of attorney prepared and executed. Health care proxies and durable powers of attorney are also covered for adult children of members, provided the adult child appoints the member his/her representative/proxy. (No Charge)

GENERAL CONSULTATION BENEFIT - entitling the covered member to consult an attorney and seek his professional advice concerning any legal problem whatsoever. (No Charge)

DOCUMENT REVIEW BENEFIT - entitling the covered member to have an attorney review and interpret legal documents such as guarantees, leases, loan and installment contracts, insurance policies, contracts of sale, etc. (No Charge)

UNCONTESTED DIVORCE PROCEEDING BENEFIT - entitling the covered member to representation in an action for uncontested divorce where you are either the plaintiff or defendant. (\$60.00)

UNCONTESTED LEGAL SEPARATION BENEFIT - entitling the covered member to legal representation in seeking a separation from his/her spouse, either by means of a negotiated separation agreement or relief through the court by an action for an uncontested legal separation. (Uncontested or cooperatively agreed - \$45.00; settlement after extensive negotiation-\$75.00)

UNCONTESTED ANNULMENT PROCEEDING BENEFIT - entitling the covered member to legal representation in a uncontested annulment proceeding. (\$60.00)

PRENUPTIAL AGREEMENT BENEFIT – entitling the covered member to all necessary legal services, which the negotiation and preparation of a Prenuptial Agreement may require. (Uncontested or cooperatively agreed to Prenuptial with minimal negotiation - \$70.00; Prenuptial Agreement with extensive negotiation - \$250.00)

ADOPTION BENEFIT - entitling the covered member to legal representation in formal adoption proceedings (limited to those services normally rendered by any attorney to formalize an adoption. (\$65.00)

PERSONAL BANKRUPTCY BENEFIT - entitling the covered member to the legal services necessary to file a petition for personal bankruptcy, negotiate and finalize same. (Simple Personal Bankruptcy - \$75.00; Complex Personal Bankruptcy-\$100.00)

CHANGE OF NAME BENEFIT - entitling the covered member to all legal services required to effect a legal change of name. (\$45.00)

LEGAL DEFENSE BENEFIT - entitling the covered member named as a defendant, to legal representation in any civil action brought against him/her, and which does not fall within any of the other specified benefits listed herein. Excluded from this benefit are the defense of criminal or quasi-criminal matters, Family Court matters and appeals. (Pre-Litigation-\$15.00; Litigation-\$35.00)

HOMEOWNERS RIGHTS BENEFIT - entitling the covered member to legal representation in the purchase or sale of any home, condominium or co-operative as a primary residence, or the purchase of any unimproved property for the purpose of building his/her primary residence, or the refinancing of mortgage on a primary residence; (\$60.00); mortgage foreclosure proceedings; (pre-litigation negotiation - \$15.00; Litigation - \$125.00) **[Note – The expanded geographic area covered by the Homeowner's Rights Benefit includes, Ulster County, all areas of Connecticut and ten northern counties in New Jersey (Bergen, Essex, Middlesex, Union, Hudson, Monmouth, Mercer, Somerset, Morris and Passaic)]**

ARRAIGNMENT ASSISTANCE-TELEPHONE CONSULTATION BENEFIT - entitling the covered member or dependent who is a defendant in a criminal proceeding in Dutchess, Rockland, Westchester, Putnam, New York, Queens, Richmond, Kings, Bronx, Nassau and Suffolk counties to the legal defense cost of the assistance by an attorney where the member/dependent is charged as the defendant in a criminal matter. The Fund has arranged for this benefit to be provided on an emergency 24-hour basis. A Hotline telephone number will be available for 24-hour coverage. Excluded from this benefit is the cost of legal representation beyond the arraignment consultation. (\$75.00)

CONSUMER PROTECTION BENEFIT - entitling the covered member to legal representation needed to pursue an action against fraudulent practices by merchants, department stores, home repair contractors, public utilities, automobile dealers, appliance dealers, etc. (Small Claims Court litigation - \$50.00; Litigation in other courts or Federal Agencies - \$100.00; Lemon Law litigation - \$250.00)

IDENTITY THEFT PROTECTION BENEFIT – entitling the covered member to a consultation with an attorney if the member believes he/she has been the victim of an act of identity or personal information theft. (No Charge)

APPOINTMENT OF AGENT TO CONTROL DISPOSITION OF REMAINS BENEFIT – entitling the covered member, his/her spouse, parent(s), and/or parent(s)-in-law to have an

Appointment of Agent to Control Disposition of Remains document prepared and executed under the supervision of an attorney from the panel law firm. (No Charge)

DESIGNATION OF PERSON IN PARENTAL RELATION BENEFIT – entitling the covered member to have a Designation of Person in Parental Relation prepared and executed under the supervision of an attorney from the panel law firm. (No Charge)

COUNSELING OF UNEMANCIPATED CHILDREN BENEFIT – entitling the covered member to consultation and document review services for his/her unemancipated child. **An unemancipated child is any dependent child (as defined by the rules of your local benefit fund) who is over 18 years of age and fully dependent on you/the member for support.** (No Charge)

PLANNING FOR THE ELDERLY - entitling any covered member, his/her spouse, parent(s) and/or parent(s)-in-law the opportunity to consult with any attorney on matters involving placement of elderly family members in nursing homes, available Medicare entitlements and health planning for the elderly, including preparation of powers of attorney. (No Charge)

ESTATE PROBATE AND ADMINISTRATION BENEFIT - entitling the covered member or eligible dependent to all legal services required in connection with the handling of an estate from its inception (probate of a will or Petition for Letters of Administration). The panel law firm has agreed to provide legal representation in these matters with a 25% reduction in usual hourly rate.

ESTATE PLANNING BENEFIT – entitling the covered member, his/her spouse, parent(s) and/or parent(s)-in-law with the opportunity to have estate planning trusts prepared and executed under the supervision of an attorney from the panel law firm for 20% off the firm's usual and customary fee. (Consultation - \$150.00; firm's usual and customary fee for Irrevocable Life Insurance Trust, Revocable Grantor Trust, Supplemental Needs Trust and Marital Trust - \$3,250; firm's usual and customary fee for Qualified Personal Residence Trust - \$3,700 and firm's usual and customary fee for Medicaid Planning Trust - \$6,000)

Court costs and disbursements will be the responsibility of the member.