

YOUR LEGAL SERVICES PLAN CAN HELP YOU PREPARE FOR THE UNEXPECTED

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Preparing for unexpected life events, such as a serious health condition or even sudden death, are topics people often avoid until they or a family member is confronted by it and, unfortunately, that may be too late. The Fund's legal services plan attorneys are available to help you.

The important purpose of preparing for unexpected life events is to ensure that your wishes concerning your health, disability and distribution of your hard-earned assets and property are memorialized.

Important documents available through your legal services plan. The following documents can be prepared for you, your spouse, parent(s) and parent(s)-in-law, by attorneys through your Fund's legal services plan:

- A **last will and testament**, which sets forth your wishes regarding the distribution of your property and the care of any minor children. Without a will, these decisions will be left to a court to decide based on intestacy laws.
- A **durable power of attorney** gives your designee legal authority to make financial decisions and transactions for you if you are unable to do so.
- A **health care proxy** appoints someone to make health care decisions on your behalf if you are unable to do so.

- A **living will** sets forth your wishes regarding medical measures that might be taken to prolong your life in case of serious illness or injury.
- A **HIPAA Authorization** grants your appointee the right to receive personal information, including medical information about you from



a health care provider or health plan needed to help make decisions about your health.

- A **crisis checklist** is used to take an inventory of important information about your property, bank accounts, insurance policies, employee benefit plans, mortgages, debts, beneficiary designations, etc.

Consultations available with attorneys to discuss preparing for unexpected life events. Through your Fund's legal services plan, you may consult with an attorney on any issue whatsoever, including how to best prepare for unexpected life events that could impact the health and finances of you and your family members.

Appointments with attorneys from your Fund's panel law firm are available in person, or if preferred, via telephone or video conference.