

Changes in Legal Service Plan effective September 1, 2008

(see reverse side for info on the Retiree Legal Service Plan)

The items below highlight the main changes in the Legal Service Plan, effective September 1, 2008. Certain pages in your Certificate of Legal Services Coverage have been referenced for your convenience; however, you are encouraged to read the Certificate in its entirety.

1. **The Legal Service Plan has been enhanced.** Rather than receiving the free Simple Will Questionnaire, you are now entitled to one Legal Security Package per plan year, which includes forms for a Health Care Proxy, Living Will and Durable Power of Attorney, in addition to the Simple Will. To obtain the Package, you can download it from the Plan Administrator's Web site. If you don't have Internet access, you can request one to be sent to you by contacting the Plan Administrator. *(Certificate, pages 9-10)*

2. **The Legal Service Plan annual fee is now \$85.** If payroll deduction of NYSUT Member Benefits Trust-endorsed programs is available in your local association, you can reduce the fee to \$80 through this payment option.

3. **The Legal Service Plan now includes special pricing for retiree members.** The annual fee for retirees is \$55 annually. If pension deduction is available, you can reduce the fee to \$50 through this payment option.

4. **Your Legal Service Plan Certificate number is now replaced with your 7-digit NYSUT Member ID number,** found on your NYSUT Membership Card as well as your Legal Plan Card. The Plan Administrator and the National Legal Office will be able to access your Legal Service Plan record using your NYSUT ID number and will see exactly what you have purchased (e.g., Legal Plan, Legal Plan with Elder Law Rider, Legal Plan with Business Protection Rider, Legal Plan with both riders).

5. **New benefit: Advice on identity theft prevention and for identity theft victims.** Legal Plan attorneys are familiar with common practices used by identity thieves and can assist you in avoiding these as a preventive measure. If you fall victim to an identity theft scam, the Legal Plan attorney can offer advice and guidance on how to rescue your good name. This may include advising on the laws governing this crime, the appropriate course of action, credit agencies to contact to place a fraud alert, ways to prove you are the victim of identity theft, and assistance with formulation of the appropriate dispute letters to agencies and creditors. *(Certificate, page 12)*

6. **New benefit: Assistance with debt consolidation.** If you find yourself overwhelmed by debt, Legal Plan attorneys can offer advice on alternatives such as creditor workout. They can discuss suspension of interest, budget review, and Chapter 7 and Chapter 13 bankruptcy alternatives. Where appropriate, Legal Plan attorneys may contact your creditor to discuss favorable alternatives to ever-mounting debt or collection litigation. *(Certificate, pages 12-13)*

(over, please)

7. New benefit: Assistance with mortgage foreclosure. Steps can be taken to avoid foreclosure. Legal Plan attorneys can assist you by analyzing your financial situation, reviewing your loan documents and discussing options including lender payment workouts, short sale options and, in some cases, Chapter 13 bankruptcy payment plan alternatives. With foreclosure issues, immediate action may mean the difference between losing or saving your home. The Legal Plan has qualified foreclosure law experts on hand to assist you with this stressful legal matter. *(Certificate, page 13)*

8. The guaranteed hourly fee charged by Plan attorneys is now \$175. This will increase to \$200 on 9/1/09, and will increase again to \$225 on 9/1/11. *(Certificate, pages 8-9)*

9. The maximum legal fees for specific legal matters have been raised. *(Certificate, page 10)*

10. Divorce, separation and child support benefits cover representation of the Covered Participant only. Covered Dependents are not entitled to these benefits. *(Certificate, pages 10-11)*

11. The optional Elder Law Rider fee is \$45 and will increase to \$55 on 9/1/10. *(Certificate, page 18)*

11. The optional Business Protection Rider fee is \$60. *(Certificate, page 24)*

Important Information about the Retiree Legal Service Plan effective September 1, 2008

1. The Retiree Legal Service Plan will no longer be offered. If you are enrolled in the Retiree Legal Service Plan and your plan year ends on or after 9/1/08, to continue plan participation at renewal time, you will renew in the standard Legal Service Plan, which now includes special pricing for retirees. Retiree members who renewed their Retiree Legal Service Plan prior to 9/1/08 will continue in that plan until their plan year ends. At that time, retirees renewing their plan will be enrolled in the standard Legal Service Plan.

2. The Retiree Legal Service Plan that is being phased out provided a coupon for a one-half hour office consultation and a free Power of Attorney. Retirees who renew their Legal Service Plan will now receive two, hour-long office consultation coupons, and a free Living Will and Health Care Proxy in addition to the free Power of Attorney and Simple Will.

3. The Legal Service Plan now includes special pricing for retiree members. The annual fee for retirees is \$55 annually. If pension deduction is available, you can reduce the fee to \$50 through this payment option.

The Legal Service Plan provided through Feldman, Kramer & Monaco, P.C. is a NYSUT Member Benefits Trust (Member Benefits)-endorsed program. Member Benefits has an expense reimbursement/endorsement arrangement of 33.33% of annual participation fees received for this program. All such payments to Member Benefits are used solely to defray the costs of administering its various programs and, where appropriate, to enhance them. Member Benefits acts as your advocate; please contact Member Benefits at (800) 626-8101 if you experience a problem with any endorsed program.

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