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he Legal Services Plan of the UFT provides union members with access to attorneys who will assist them, for free or at discounted rates, with personal legal matters such as answering legal questions, writing letters, reviewing documents, preparing a will and other estate documents and providing legal representation for other matters.

In addition to union members who are Plan participants, the Plan covers spouses or domestic partners who are living with Plan participants; unmarried, 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).

To reach the National Legal Office call (212) 331-6325. If necessary, the National Legal Office will make referrals to local participating attorneys.

**The UFT Legal Services Plan
(212) 331-6325**

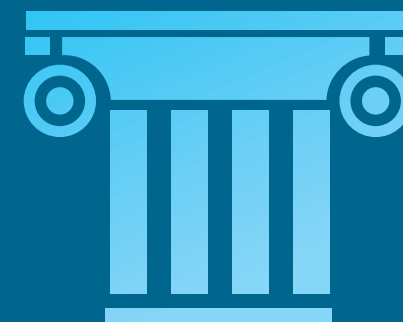


United Federation of Teachers
A Union of Professionals



UNITED FEDERATION OF TEACHERS

LEGAL SERVICES PLAN




**A new benefit , free for all UFT members,
provided by the National Legal Office of
FELDMAN, KRAMER & MONACO, P.C.**

Phone the UFT dedicated line at

(212) 331-6325

LEGAL SERVICES PLAN BENEFITS

ffective Feb. 1, 2020, all UFT members are eligible for an exciting new benefit, a Legal Services Plan that is free of charge for many common legal issues. Last will and testament, powers of attorney, lease reviews, health care proxies, living wills, minor trusts, testamentary supplemental needs trust and more are provided for free. Unlimited telephone advice, legal letters, document review and a consultation are also free of charge.

There is a fee for more complex trusts and other legal matters, at a discounted rate for UFT members.

If the National Legal Office of Feldman, Kramer and Monaco, P.C., can't solve a legal dispute under the free Plan offerings, the Plan will refer the covered individual to a local referral attorney who has agreed, by contract with the National Legal Office, to bill the individual at a substantially reduced rate.

All referral attorneys have been carefully vetted by the National Legal Office and are in good standing before the New York State Bar Association.



✓ **FREE TELEPHONE ADVICE AND CONSULTATION**

Participants can call for unlimited telephone advice and consultations.

✓ **FREE OFFICE CONSULTATIONS**

Participants are entitled to two sessions each calendar year concerning any new legal matter with a National Legal Office attorney or a local referral attorney.

✓ **FREE LETTER WRITING**

Plan attorneys will write as many legal letters as needed. In matters such as consumer protection and credit resolution, a telephone call from a Plan attorney is often the ideal solution.

✓ **FREE DOCUMENT REVIEW**

Plan attorneys will review documents such as automobile leases, promissory notes, retail sales agreements and other contracts, of up to 10 pages per document.

✓ **FREE WILLS, TRUSTS, POWER OF ATTORNEY, HEALTH CARE PROXY**

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 prepared with certain limitations.

✓ **FREE SPECIAL NEEDS TRUST**

If you have a dependent with special needs, the National Legal Office will prepare a Special Needs Trust or Supplemental Needs Trust to be incorporated into your Last Will and Testament.

✓ **FREE RESIDENTIAL LEASE REVIEW**

The National Legal Office will review a covered individual's lease or proposed lease regarding their primary residence. The National Legal Office will offer advice about changes to the lease and answer questions about the lease.

✓ **PERSONAL INJURY FEE REDUCTION**

If any participants are injured in any type of accident, call the National Legal Office immediately. We will determine the viability of a case. Be aware that it's important to call us as soon as possible to preserve evidence. The Plan can save participants thousands of dollars due to a reduced contingency fee. If there is no recovery, there is no fee.

✓ **REFERRAL ATTORNEYS**

These attorneys have contracted with the National Legal Office to provide legal representation.

✓ **IDENTITY THEFT**

Plan attorneys can be a tremendous resource in helping to both avoid becoming an identity theft victim and in reclaiming one's identity. This may include legal advice on the laws governing this crime, the appropriate course of action, the proper entities to contact to place a fraud alert and assistance with formulation of the appropriate dispute letters to the agencies and creditors involved.

✓ **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 BENEFIT**

Assist Plan participants in obtaining the VA Aid and Attendance benefit.

✓ **REAL ESTATE**

Plan participants will receive advice on the purchase or sale of a primary residence.

✓ **STOCK BROKER FRAUD OR ABUSE**

Financial abuse is on the rise and is expected to affect an increasing number of families across the U.S. over the next decade. Financial abuse cases arising out of investment fraud, investment loss, financial adviser misconduct and account churning may be accepted on a contingent-fee basis by a participating referral attorney with a 10 percent reduction from the standard contingency fee approved by the court of the applicable state.

✓ **ELDER LAW**

Provide representation and advice regarding Elder Law matters at a reduced fee, either by the National Legal Office or by a referral attorney.

✓ **SENIOR CITIZEN ABUSE:** In the event that a covered individual, their parents or grandparents are the victims of physical abuse, financial abuse, institutional neglect, etc., the National Legal Office will offer advice and/or send a cease and desist letter to the offending party and provide strategies, including referrals to the appropriate regulatory agencies, when advisable.