

Suffolk County Municipal Employees Benefit Fund -

VOLUME 44, ISSUE 3

AUGUST 1, 2017

Welcome to the New Pre-Paid Legal Services Plan **ENHANCEMENTS TO THE LEGAL BENEFIT**

...And Congratulations! Effective August 1, 2017, you will have a powerful tool that can help you and your family better manage the legal challenges which confront all of us in today's complex world – a **Pre-Paid Legal Services Plan** that replaces the current voucher program.

With this new **Legal Services Plan**, the Trustees of the Fund have provided you with access to a local law firm with 52 attorneys on staff and hundreds more throughout NYS who are available to assist you with most of your personal legal problems. In the event of a legal emergency, like an accident or arrest, your attorneys are available 24-hours to answer your call. The enclosed benefit reference guide provides the contact telephone numbers as well as a description of all covered benefits.

And best of all, in most cases, there will be **NO COST** to you for the **Legal Services Plan Attorneys**.

With this new plan, many of the legal benefits used by our members are now **FREE!**

For **Legal Services Plan**

coverage that is not free, the hourly or fixed attorneys' rates will be offered at a **significantly reduced rate**.

Remember.... The next time you tell someone "You'll be hearing from my lawyer," **THEY WILL!**

Daniel C. Levler
Chairman
SCMEBF



- *24-hr. Emergency Hotline*
- *Elder Law Services*
- *Free Wills, Health Care Proxies, Power of Attorney and Living Will*
- *Free Real Estate Transactions*
- *Family Court Matters*
- *Free Uncontested Separation/Divorce/Annulment*
- *Free Uncontested Name Change*
- *Discounted Fee for Personal Injury, Uncontested Estate and Probate, and Stock Broker Fraud Matters.*
- *And so much more...*
- *Covered Services Available anywhere in the Continental USA*
- *Please read the enclosed Legal Services Plan Benefit Reference Guide*



Legal Services Plan Replaces the Current Legal Voucher System

An enhancement to our legal benefit was necessary because so many of our members found the Fund's legal voucher system costs prohibitive as lawyers were just too expensive and the reimbursements provided were too low.

The new **Pre-Paid Legal Services Plan** replaces the current legal voucher system. With this new plan, *many* of the legal benefits used by our members are now **FREE**. For certain legal services outside of this plan, the hourly or fixed attorneys' rates will be offered at a significantly reduced rate!

According to the American Bar Association's own statistics, if you are an average law-abiding United States resident you have a 37% chance of having a legal problem during the next twelve months. That's better than a 1 in 3 probability that you will need an attorney in the next year!

*Please read the enclosed **Legal Services Plan Benefit Reference Guide** carefully.*

You can call about Real Estate, Family Law, Personal Injury, Estates, Wills, and Traffic Matters. While most

legal matters will be covered at no cost, for those where fees are payable, they are at reduced rates.

*We hope you enjoy this new **Legal Services Plan**.*



Instructions on How to Download the Document Questionnaires, a Requirement for Certain Benefits

With several legal benefits, the **Legal Services Plan Benefit Reference Guide** will ask you to: **"Complete Your Confidential Will Questionnaire"** and/or other document questionnaires prior to your appointment with your attorney. Just follow these simple instructions.

- 1) Go to **FKMLAW.com**
- 2) The Legal Services homepage is a box labeled **"Plan Member Login"**. Click on it.
- 3) Select your group from the drop down list and click **"SCME Benefit Fund"**.
- 4) Download the questionnaires for the legal service you are seeking.
- 5) Complete questionnaire and:
- 6) Mail or Fax to:

Feldman, Kramer & Monaco, P.C.
330 Vanderbilt Motor Parkway
Suite 400
Hauppauge, NY 11788
Fax # (631) 231-4732



If you have any questions regarding the documents or cannot download the forms, please call the **Legal Services Plan** at **1 (800) 832-5182**. You will be helped in completing the questionnaire.

Here Are Just Some of the Legal Service Plan Offerings - FREE Last Will & Testament, Health Care Proxy, Living Will, and Durable Power of Attorney

Who is eligible...Any covered member, his/her spouse or eligible domestic partner (as determined by the Fund).

What is the Benefit...This ben-



efit provides a covered member and his/her spouse or eligible domestic partner with the opportunity to have a **Last Will and Testament, including a Simple Trust, if needed, or Codicil, Health Care Proxy, Living Will, and Durable Power of Attorney** prepared and executed under the supervision of a legal benefits attorney.

How to Obtain the Benefit...To obtain the Last Will and Testament Benefit, Health Care Proxy, Living Will, and

Durable Power of Attorney you should **complete the "Confidential Will Questionnaire" (instructions on page 2)** and contact the **Legal Services Plan Attorney office** to request an appointment at: **1 (800) 832-5182**

If both spouses or both domestic partners, desire these benefits, it is recommended that they make appointments together.

24-Hour Emergency **HOTLINE** Benefit - 1-800-832-5182

Who is eligible...Any covered member and dependent even while traveling anywhere in the USA or if a child needs legal help while at college.

What is the Benefit...If a covered member or dependent is confronted with a situation that requires immediate legal advice, he or she may call the emergency hotline to talk to an attorney after regular

business hours.

This emergency service may only be used in situations that cannot wait until the next business day.

How to Obtain the Benefit...Call: Legal Services Plan Emergency hotline number at: 1 (800) 832-5182



Elder Law Services Available to Family Members, Too!

Who is eligible...Exclusively in connection with the Elder Law section of the Legal Plan coverage only, **this Elder Law Benefit is available to the member, eligible dependents and is extended to the members' parents, grandparents, parents-in-law and grandparents-in-law who reside in New York State.**

What is the Benefit...Our Elder Law attorneys will consult with a covered individual to discuss asset preservation strategies. **The first hour is free** and all

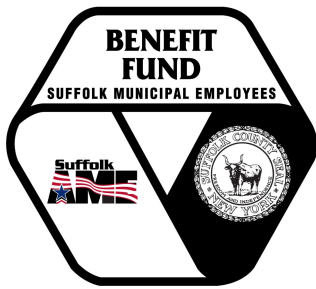
subsequent time will be billed at a 20% reduction from the Elder Law attorneys' usual billing rate. Client will be advised of attorney's usual billing rate prior to referral.

Elder Law attorneys can advise on NYS law and assist in putting a health and estate plan in effect, which can maximize eligibility for coverage of Medicaid to pay for nursing home and home care costs while preserving one's estate and assets. The attorneys who will provide the listed ser-

vices specialize in the subject of Elder Law, estate planning, wills, trusts, pre-nursing home planning, probate and conservatorship.

How to Obtain the Benefit... To obtain the **Elder Law Benefit, contact the Legal Services Plan Attorney office** to request an appointment at:

1 (800) 832-5182



Suffolk County
Municipal Employees
Benefit Fund
30 Orville Dr. Suite D
Bohemia, NY 11716-2513
631-319-4099
631-218-7970 Fax

BOARD OF TRUSTEES

As of July 1, 2017

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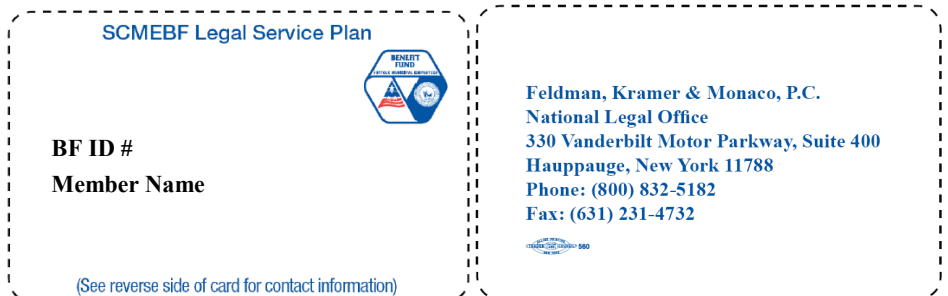
Legal Services Plan
Provided by the Law Firm of
Feldman, Kramer, Monaco, P.C.
330 Motor Parkway, Suite 400
Hauppauge, New York 11788
1-800-832-5182
Fax (631) 231-4732

Attorney's Code of Professional Responsibility and Ethics

At all times the Attorney's Code of Professional Responsibility and Ethics will fully apply to your relationship with your attorney. Neither your employer, your union, nor the Benefit Fund will receive any confidential information regarding your legal issues from the attorneys unless you specifically, in writing, authorize the attorney to release your information.

Legal Services Plan Identification Cards

An additional **Legal ID Card** is provided with the new **Pre-Paid Legal Services Plan**. The Legal ID Card is offered merely as a convenience so that you may keep the **Legal Services Plan** contact information easily accessible for when you need it most. It is **not** necessary to have the **Legal ID Card** with you to access benefits, nor does the Legal ID Card replace your original Benefit Fund ID Card.



For PENDING LEGAL CLAIMS

If you started a legal transaction prior to August 1, 2017, the Benefit Fund will still reimburse you under the terms of the Legal Voucher Plan once the transaction is completed and the voucher is submitted along with the supporting documentation. (Provided you are eligible for benefits at the time the matter is completed and the claim is submitted).