



LEGAL SERVICES PLAN
JOINT INDUSTRY BOARD OF THE ELECTRICAL INDUSTRY
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July 2019

DR. GERALD FINKEL
Chairman, Joint Industry Board
of the Electrical Industry

Participants of the Legal Services Plan

Re: Changes to Legal Services Benefits

Trustees

DAVID B. PINTER
Chairman
CHRISTOPHER ERIKSON
Secretary
VITO V. MUNDO
Counsel

Dear Participants:

During the current collective bargaining negotiations, the negotiators agreed to expand the services provided by the Legal Services Plan of the Electrical Industry (“the Plan”). In order to do so, the Trustees of the Plan have decided to retain the services of Feldman, Kramer and Monaco, P.C. to administer and provide legal services for the Plan for active working Participants. Active Participant eligibility requirements remain the same. An Active Participant must be employed or available for employment for at least the four consecutive years immediately prior to seeking the benefits provided by this Plan. Eligible Retirees will still contact the Legal Services Plan office at the Joint Industry Board of the Electrical Industry (“JIB”). The benefits for Retirees have not changed.

Employer Representatives

GINA ADDEO
DAVID B. PINTER
JOHN PINTO

Enclosed is a pamphlet describing the benefits provided by the Plan effective August 1, 2019. In addition to expanding the benefits offered, the manner of funding the benefits has also changed. Up until now, a member who used the benefits would receive a W-2 at the end of the year for the value of the legal services rendered to them. Depending on the services used, the member could receive a W-2 from \$150 to \$2,500, which would be subject to income tax. Under the new Plan, each active Participant in the Plan will receive a W-2 each year for the premium we paid on their behalf, which is currently \$48 for the year; regardless of the number of times the Participant uses the Legal Services Plan during the year for covered services. All active Plan Participants will receive a W-2 for the \$48 regardless of whether they use the Legal Services Plan benefit or not.

Employee Representatives

CHRISTOPHER ERIKSON
JOHN E. MARCHELL
RAYMOND MELVILLE

Retirees will continue to be eligible for this benefit, however, the old method of sending a W-2 for the actual value of the services rendered as opposed to receiving a W-2 regardless of whether or not you use the Plan will continue in effect for the Retirees. The benefits in effect prior to April 10, 2019 will remain in effect. Retirees should call the JIB Legal Services office at (718) 591-2000, Ext. 1397.

In order to take advantage of the Legal Services Benefits, active working Participants who meet the four year eligibility requirement should call the firm of Feldman, Kramer and Monaco, P.C. at, (800) 832-5182.

Sincerely,

Legal Services Plan of the
Electrical Industry

Legal Services Plan

The **Legal Services Plan of the Electrical Industry** provides Plan participants with access to attorneys who will represent you in connection with real estate transactions, preparing wills, answer legal questions, write letters and review documents relating to personal legal matters as well as provide representation for other matters.

In addition to the Plan participants, the Plan covers their spouses or domestic partners who are living with the Plan participant; 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.

The initial point of contact for every active participant is the toll-free number of the National Legal Office of Feldman, Kramer & Monaco, P.C. (800) 832-5182. If necessary, the National Legal Office will then make referrals to local participating attorneys.

Below please find a summary of the benefits included in the Legal Services Plan:

Legal Services Plan Benefits

- **Free Telephone Advice and Consultation** – Each participant can call a toll-free number for unlimited telephone advice and consultation.
- **Free Office Consultations** – Each year, participants are entitled to three sessions each calendar year concerning any new legal matter with a National Legal Office attorney or a local referral attorney.
- **Toll-free 24-hour hotline for emergencies**
- **Free Letter Writing** – Plan attorneys will write as many legal letters or place as many telephone calls 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 apartment and automobile leases, promissory notes, retail sales agreements, and other contracts. Up to ten pages per document.
- **Wills or Trusts** – 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 also prepared with certain limitations.
- **Estate Planning Seminars or “Will Days”** – Plan attorneys are available to conduct Estate Planning Seminars or sponsor “Will Days” upon request.
- **Referral Attorneys** – These attorneys have contracted to provide legal representation at a rate of \$265 per hour or a 30 percent discount on their usual hourly fee, whichever is lower.
- **Identity Theft** – Plan attorneys can be a tremendous resource in helping to both avoid becoming an identity theft victim and reclaiming one’s identity. This may include advising on the laws governing this crime, the appropriate course of action, and 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.
- **Foreclosure** – Plan attorneys can assist with steps that can be taken to avoid mortgage foreclosure by analyzing the financial situation, reviewing loan documents and discussing options such as lender payment workouts, short sale options and, in some cases, Chapter 13 bankruptcy payment plan alternatives.
- **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 Benefits** – Assist members in obtaining “Aid and Assistance” for a loved one.

- **Student Loan Reduction Assistance** - Members can speak with a Student Loan Counselor wherein they will receive a comprehensive review of their student loan issues. Members will have access to assistance and advice in connection with the various student loan assistance programs.
- **Real Estate** - One (1) transaction (sale, purchase or refinance, or any combination of a primary residence thereof) is covered per 12 months. If you are selling your home and purchasing a new home at the same time, both transactions are covered.
- **Traffic Matter Assistance** - Traffic Violation consultation.
- **Uncontested Adoption Assistance** – Plan attorney will provide representation for an uncontested adoption.
- **Elder Law**- A plan attorney will provide representation and advice regarding Elder Law at a reduced fee.
- **Landlord / Tenant** – Free consultations, not including in-court representation.
- **Name Change**- Representation in New York State for a personal name change.

Guaranteed Maximum Fees

The following legal matters are subject not only to reduced hourly rates but also to a maximum fee, regardless of time spent on the matter.

LEGAL MATTER	MAXIMUM FEE
Simple Promissory Note	\$40
Bankruptcy chapter 7:	\$1,425
DWI (first offense and up to two court appearances)	\$1,050
Divorce (uncontested, without marital agreement)	\$900
Divorce (uncontested, with marital agreement)	\$1,700
Separation (uncontested)	\$900
Modification of Child Support (Preparation of pleadings only)	\$550