

**COMMUNICATIONS WORKERS OF
AMERICA, LOCAL 1180
LEGAL BENEFITS PROGRAM FOR
RETIREES IN METROPOLITAN AREA**

SUMMARY OF BENEFITS¹

The following is a highlight of the Legal Benefits Program for retirees. Plan attorneys provide all services.

SIMPLE WILL - Entitles the covered member and spouse to each have simple wills prepared and executed. (Once every two years)

GENERAL CONSULTATION BENEFIT- Entitles the covered member to consult an attorney and seek professional advice concerning any legal problem whatsoever.

DOCUMENT REVIEW BENEFIT - Entitles the covered member to have an attorney review and interpret legal documents such as guarantees, lease, loan and installment contracts, insurance policies, contracts of sale, etc.

DIVORCE PROCEEDING BENEFIT - Entitles the covered member to representation in an action for divorce whether the plaintiff or defendant.

LEGAL SEPARATION BENEFIT - Entitles the covered member to legal representation in seeking a separation from his/her spouse, by means of a separation agreement or relief through the court by an action for a legal separation.

ANNULMENT PROCEEDING BENEFIT - Entitles the covered member to legal representation in an annulment proceeding.

ADOPTION BENEFIT - Entitles the covered member to legal representation in formal adoption proceedings (limited to those services normally rendered by any attorney to formalize an adoption). It does not cover fees or expenses to adoption agencies or any other agencies.

PERSONAL BANKRUPTCY BENEFIT - Entitles the covered member to the legal services necessary to file a petition for personal bankruptcy.

¹ This is a summary of your legal services benefits. Certain limitations and exclusions from coverage apply. Please review the full Plan Description or contact the Fund Office for clarification.

CHANGE OF NAME BENEFIT - Entitles the covered member to all legal services required to effect a legal change of name.

LEGAL DEFENSE BENEFIT - Entitles the covered member named as a defendant, to legal representation in any civil action brought against him/her.

CUSTODY BENEFIT - Entitles the covered member to legal representation when named a plaintiff or defendant in a custody dispute.

APPEALS BENEFIT - Entitles the covered member to legal representation in appealing the decision of a court or administrative agency, when legally appropriate.

FAMILY COURT BENEFIT - Entitles the covered member to legal representation where the member is a defendant or plaintiff in a Family Court action involving maternity, paternity or non-support.

VETERANS AND SERVICE AFFAIRS BENEFIT - Entitles the covered member to legal representation in seeking remedial action in relation to a denial or the pursuit of his/her rights before a military board or agency of the U.S. Government.

HOMEOWNER RIGHTS BENEFIT - Entitles the covered member to legal representation in the purchase or sale of any home, condominium or co-operative, or the purchase of any unimproved property or the refinancing of mortgage on a primary residence.

ARRAIGNMENT BENEFIT- Entitles the covered member who is a defendant in a criminal proceeding in the metropolitan area (counties of Nassau, Suffolk, Westchester, Yonkers, Richmond, Bronx, Kings, Queens or New York Counties in New York State and the counties of Bergen, Hudson, Essex, Union and Middlesex counties in the State of New Jersey) to the legal defense cost of the appearance by an attorney before the court where the member/dependent is charged as the defendant in a criminal matter. The Fund has arranged for this benefit to be provided on an emergency 24-hour basis. A Hotline telephone number is available for 24-hour coverage. Excluded from this benefit is the cost of legal representation for Vehicle and Traffic Law infractions and representation beyond the arraignment stage.

TENANT RIGHTS BENEFIT - Entitles the covered member to legal representation for matters involving the lease or sublease of your primary residence.

PLANNING FOR THE ELDERLY - Entitles the covered member and his/her spouse the opportunity to consult with an attorney on matters involving placement of elderly parent(s) in nursing homes, available Medicare entitlements and health planning for the elderly, including preparation of powers of attorney.

ESTATE PROBATE AND ADMINISTRATION BENEFIT - Entitles the covered member or eligible dependent to representation in all services required in connection with the handling of an estate from its inception (probate of a will or Petition for Letters of Administration). If the estate is valued at \$30,000 or less, there is no charge. If the estate is not classified as a small estate, the panel law firm has agreed to provide legal representation with a 25% reduction in its hourly rate, which for 2018 is \$450.00 per hour.

BAIL BOND BENEFIT - Entitles the covered member to a bail bond of up to \$2,500 if arrested in a non-work-related situation.

COURT COST DISBURSEMENT BENEFIT - Entitles the covered member to reimbursement of court costs for covered legal matters including filing fees, deposition fees and costs relating to investigations, but does not include fines, penalties or other amounts that you are required to pay as a result or a judgment against you up to a maximum of \$100 per calendar year.