

VOLUNTARY LEGAL SERVICE PLAN



MEMBERSHIP
BENEFITS PROGRAM

(800) 767-1840 or (518) 785-1900, ext. 243
pefmbp.com



ABOUT THE VOLUNTARY LEGAL SERVICE PLAN

The PEF Membership Benefits Program (PEF MBP) provides active, dues-paying PEF members and retirees with a Voluntary Legal Service Plan at an affordable annual fee that can be paid for bi-weekly, monthly (see plan costs), or by a single payment. The Plan also provides savings you receive through fees that have maximum caps. The Voluntary Legal Service Plan is a benefit members and retirees can use for every day matters. Lawyers are not just for emergencies, they are there to help you make informed decisions about a variety of personal matters throughout your life. That is why the investment in a legal service plan is a good decision for most. A legal service plan provides you with reliable advice, from a powerful team of legal experts, at substantially reduced rates.

The Voluntary Legal Service Plan is your legal team for many personal matters such as:

- **Estate Planning**, which could include the creation of four (4) key estate planning documents, and consultations regarding a Simple Promissory Note, a Simple Trust, and Simple Reciprocal Will with a Simple Trust
- **Family Matters**, such as marriage, separation, divorce, and child support
- **Financial Issues**, including real estate, refinancing a mortgage, and personal bankruptcy
- **Other matters**, such as a traffic violation, misdemeanor, name change, and driving while intoxicated

Individuals Covered by the Plan

Once an active, dues-paying PEF member or retiree purchases the Legal Service Plan, the following individuals are covered:

- The PEF member or retiree and his/her spouse or domestic partner who is living with the covered participant.
- The PEF member's or retiree's unmarried dependent children or domestic partner's unmarried children (including stepchildren and legally adopted children) under the age of nineteen (19) years or under the age of twenty-five (25) years if they are wholly dependent upon the covered individual for support and maintenance and are

enrolled as a full-time student in an educational institution.

- The PEF member's or retiree's parents, provided the parents are wholly dependent upon the covered participant for their own support and maintenance and reside with the covered participant.

VOLUNTARY LEGAL SERVICE PLAN FEATURES

The creation of a Simple Will and estate documents

The covered individual is entitled to receive annually, one:

- Simple Will,
- Health Care Proxy,
- Power of Attorney, and
- Living Will

If the covered individual does not obtain a Simple Will during the first Plan year, the covered individual and spouse or domestic partner are entitled to free Reciprocal Simple Wills and the other documents above, simultaneously, during the second Plan year. No more than two (2) Wills for every two (2) years of Plan membership will be written. If the covered individual utilizes the Simple Will in the first year of the plan, the spouse or domestic partner may utilize the Simple Will in year two.

The National Legal Office's responsibility to provide the Simple Will and Estate documents at no additional cost, shall be limited to information and/or documents received and/or dispensed by the United States mail and/or telephone. In addition, the National Legal Office will provide attorneys who shall supervise the execution of Simple Wills and related Estate Documents for all covered individuals at no additional cost. Each covered individual is entitled to an additional set of Legal Security Package Documents with a POA for their spouse or domestic partner, at any time for a flat fee of \$100.

Unlimited telephone advice and consultation with a National Legal Office Attorney

Includes legal letters written* and telephone calls made on behalf of a covered individual. All requests for legal services in connection with a new legal matter must be directed to the National Legal Office, including legal advice. The National Legal Office is Feldman, Kramer & Monaco, P.C., 330 Motor Parkway, Hauppauge, New York 11788. The law office can be reached by telephone, Monday through Friday, from 9 a.m. to 5 p.m., Eastern Time. The office is closed on Saturdays, Sundays, and holidays. All contact between a Covered Individual and the National Legal Office must originate by way of a telephone call by the Covered Individual to the National Legal Office. Telephone numbers include:

- From area code 631: (631) 231-1450
- Toll-free within New York State: (800) 832-5182
- Toll-free nationwide: (800) 292-8063
- Emergency hotline: (800) 292-8063

Florida residents and individuals needing legal assistance for matters arising in the state of Florida should call the Florida State Legal Office, Glantz & Glantz, P.A., Monday through Friday, from 9 a.m. to 5 p.m., Eastern Time. Same office closures apply.

- From area code 954 and outside the state of Florida: (954) 424-1200

- Toll free within the state of Florida: (800) 654-1945
- Emergency hotline: (800) 654-1945

[NOTE: This benefit only applies to the National Legal Office. It does not apply to any Participating Referral Attorneys.]

*Letters regarding personal injury matters are excluded.

Personal consultations

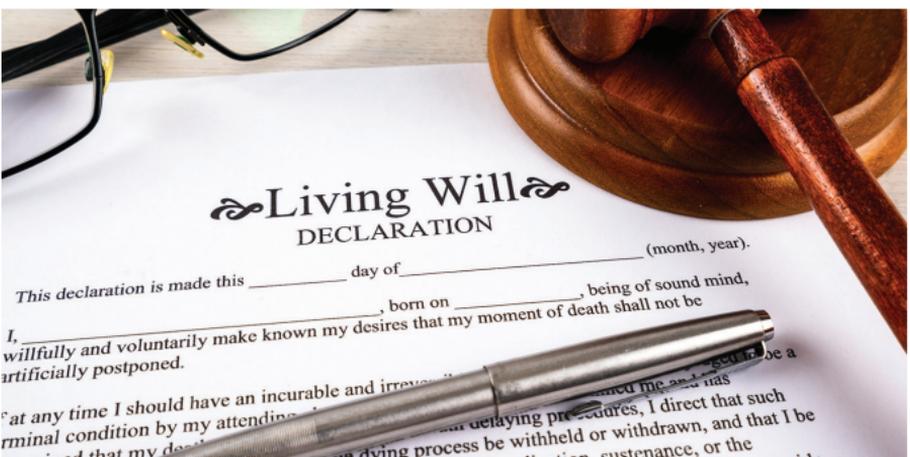
The covered individual is entitled to two (2), one-hour, free, initial office consultations per calendar year with the National Legal Office or Participating Referral Attorney. Consultations can be used to meet and interview an attorney who may be representing you. Consultations are often used to determine compatibility, examine qualifications, or discuss strategy.

Referral to participating attorneys, guaranteed hourly fees, limited document review

If, in the opinion of the National Legal Office, the subject of the legal matter is unclear, complex, or the telephone consultation would not be in the best interest of the covered individual, the National Legal Office may refer the covered individual to a Participating Referral Attorney. Referral Attorneys are located throughout the continental United States. All are licensed. All have agreed, by contract with the National Legal Office, to charge or bill the covered individual no more than the Maximum Hourly Rate provided in the chart, or thirty percent (30%) reduction from the attorney's usual hourly rate, whichever is lower, for legal work related to covered matters*, except for Probate matters and Personal Injury cases, as well as other contingent fee matters and all matters for which attorney fees are established by the court and all other exclusions noted within the Certificate of Coverage.

The National Legal Office may also act in the capacity of a Participating Referral Attorney if the covered individual is in the general geographical area in which the National Legal Office is located. They may also, in response to specific limited questions regarding simple documents six (6) pages or less (e.g., purchase agreements, loan agreements, lease agreements, real estate documents, and written warranties), direct the covered individual to forward the document to the National Legal Office for review.

*Referral Attorney is not bound to reductions within the Plan to the extent that the reduction lowers the hourly rate below \$195 per hour.



Plan maximum legal fees

The legal service performed by a Referral Attorney in connection with the legal matters listed in the chart below, shall be subject to the hourly rates set forth, but shall not exceed the maximum fees indicated. Additional fees may be charged for court costs, trial fees, process service, etc.

Maximum Hourly Fees: In matters not otherwise covered by the Guaranteed Maximum Fees in the chart below, and where an hourly charge is customary, the Maximum Hourly Rates charged by the National Legal Office and/or Referral Attorneys will be:

- A maximum of \$285/hour, effective July 1, 2023 and continuing until June 30, 2026.

Legal Matter	Maximum Fee
Divorce (uncontested, without marital agreement)	\$900
Divorce (uncontested, with marital agreement)	\$1,700
Separation (uncontested)	\$900
Real Estate (sale or purchase of a primary residence only) <ul style="list-style-type: none">• Up to \$250,000• \$250,000 - \$500,000• More than \$500,000	\$850 \$1,025 \$1,325
Refinance Mortgage (primary residence only)	\$425
Traffic Violations (first offense, 3 points or less—up to 2 court appearances)	\$700
Misdemeanor (first offense—up to two (2) court appearances)	\$1,050
Personal Bankruptcy (simple)	\$1,425
Name Change (uncontested)	\$550
Driving While Intoxicated (first offense) (up to two (2) court appearances)	\$1,050
Commencement of Proceedings for Modification of Child Support (preparation of pleadings only)	\$550
Office Consultation Regarding: <ul style="list-style-type: none">• Simple Will• Power of Attorney• Simple Promissory Note• Simple Trust• Simple Reciprocal Will with Simple Trust	\$110 \$75 \$40 \$55 \$110

Uncontested estates, probate

In the event of the death of the covered individual, Referral Attorney(s) shall extend a thirty percent (30%) reduction of fee to the estate of the covered individual. This thirty percent (30%) reduction shall apply to the percentile contingencies (as applied to all assets that are included in the estate for estate tax purposes).

Personal injury cases

Contingency fee cases* arising out of negligence, breach of warranty, or products liability and accepted on a contingent fee basis by a Participating Referral Attorney, are not subject to the fee limitations set forth in the Maximum Fee Schedule. Participating Attorney(s) agree to accept as their fee in those cases, the following reductions from the standard contingency fees approved by the Court of the applicable state:

- Twenty percent (20%) reduction if the case is settled prior to Examination Before Trial
- Ten percent (10%) reduction if the case is settled after Examination Before Trial or if tried to conclusion

**Except professional malpractice.*

24-hour emergency hotline

If the covered individual is confronted with a situation that requires immediate legal advice, he or she may call the emergency hotline to talk with an attorney after regular business hours. This emergency service may only be used in situations that cannot wait until the next business day, such as an arrest, accident, or assault.

Small claims protection

The National Legal Office and Florida State Legal Office will provide advice regarding procedure and evidence preparation for Small Claims Court matters.

Regulatory agency referral

In matters where a Staff Attorney deems appropriate, referrals will be made to the appropriate Federal, State, or Municipal Agencies.

[NOTE: This is a brief summary of plan benefits and terms, but is subject to the actual expanded Certificate of Coverage.]

DECLINATION OF A LEGAL MATTER

The National Legal Office

The National Legal Office may decline to accept any matter for a covered individual if the National Legal Office determines that the matter:

- is lacking in sufficient merit to warrant pursuit
- has been previously handled by retained legal counsel or matters where the individual represented himself or herself, or has been referred to a Participating Referral Attorney
- had been raised to a Staff Attorney an inordinate or unreasonable number of times without substantial change of circumstances
- is in conflict with any third-party interest or client interest

Participating referral attorney

Participating Referral Attorney may decline to accept any matter for a covered individual that the Participating Attorney determines:

- is out of the area of his or her usual and customary practice
- is in the covered individual's best interest to retain other legal counsel

- is in conflict with any third-party interest or other client interest
- is lacking sufficient merit to warrant pursuit
- has been raised to the Participating Referral Attorney an inordinate or unreasonable number of times without substantial change of circumstances
- is a preexisting matter that has been handled by an attorney or where the individual has represented himself or herself

IMPORTANT INFORMATION ABOUT THE PLAN

Domestic legal matters

In any proceeding in which both the plaintiff and defendant are covered individuals, the entitlement to telephone advice and consultation from the National Legal Office shall rest with the named covered participant. However, covered individuals may be referred to two (2) Participating Referral Attorneys, providing there is no relationship between such Participating Referral Attorneys and the National Legal Office except for the Referral Legal Benefit Agreement between such parties.

Continuation of coverage

Any PEF member or retiree purchasing the Voluntary Legal Service Plan will be entitled to the availability of legal services for the effective term of the coverage. Upon termination of coverage, specific representation in progress will be continued by the National Legal Office for a period not to exceed ninety (90) days from the date of such termination. Specific representation by a Participating Referral Attorney will continue to the conclusion of a specific matter already in progress, and at the legal fees stipulated in the Certificate of Coverage for any case, item, matter, or service being performed.

Termination of coverage

- In the event that the annual renewal amount for continued enrollment in the Plan is not received by PEF MBP.
- On the day following the expiration date for a covered participant's Legal Plan coverage, if the covered individual ceases to continue to qualify (via repurchase or renewal) for participation in the Plan.

Terms & conditions

- All requests for legal services in connection with each new legal matter must first be directed to the National Legal Office.
- All legal services must be for personal benefit as distinguished from business-oriented benefit of the covered individual. (Refer to the Business Protection Rider (pg. 12) for business-oriented matters.)
- Contract Holder and National Legal Office shall have absolutely no responsibility, liability, or obligation whatsoever in relation to the quality or quantity of legal work performed by Participating Referral Attorney(s) nor in relation to any communication whatsoever between Participating Referral Attorney and covered individual.
- Participating Referral Attorney's fees for legal services together with any costs, disbursements, and expenses paid or advanced by the Participating Referral Attorney on behalf of the covered individual, must be paid in full by the covered individual directly to the Referral Attorney.

- Hourly fees may be imposed for all time that an attorney incurs while representing a covered individual, including: court time, office time, telephone time, travel time, etc. Attorney(s) may require a retainer fee prior to delivering services.
- Matters wherein the Participating Referral Attorney(s) may bill at their usual and customary rates subject to agreement with the covered individual(s):
 - (a) Any appeal, class action, intervention, and amicus curiae filings, or where the fee is provided by statute from any fund subjudice, or where the covered individual's attorney's fees are paid or payable by a party other than the Covered Individual.
 - (b) Except as otherwise set forth in the Legal Benefits Section of this Certificate, any legal matter which, in the opinion of Participating Referral Attorney, is subject to such attorney's usual and customary client-attorney contingency fee arrangement.

EXCLUSIONS

- Any legal matter arising outside the continental United States.
- National Legal Office exclusions including: any case, item, matter, or service that, in the opinion of the National Legal Office and Staff Attorney, cannot be adequately or properly handled by a Staff Attorney exclusively by telephone or United States mail.
- National Legal Office and Participating Referral Attorney exclusions including: any case, item, matter, or service involving an adversarial relationship between parties or implied parties to the PEF MBP Legal Service Plan Agreement; any matters relating to proprietorship, partnership, or corporations, or any business venture; and fines, court costs, penalties, expert witness fees, telephone, postage, photocopy costs, disbursements, and other related expenses that are not covered by the Plan and must be paid by the covered individual.

[NOTE: Further exclusions apply. Please refer to the Certificate of Coverage.]

VOLUNTARY LEGAL SERVICE PLAN COSTS

Active, dues-paying PEF members and retirees may purchase the plan via a direct pay option or payroll/pension deduction option. The form is available on pefmbp.com. Complete the form and email to mbinsurance@pef.org or mail to the PEF Membership Benefits Program, 10 Airline Drive, Suite 101, Albany, NY 12205.

- **Direct Pay Plan Cost:** \$78.00 per year
- **PEF Member Payroll Deduction Plan Cost:** \$3.00 per pay period (26 pay periods)
- **PEF Retiree Pension Deduction Plan Cost:** \$6.50 per pension deduction period (12 periods)

30-day free-look period

If you are not completely satisfied after reviewing your Legal Plan Certificate of Coverage that you will receive after purchasing the plan, you may cancel your plan for a full refund within 30 days of purchase by contacting the PEF Membership Benefits Program, 10 Airline Drive, Suite 101, Albany, NY 12205, (800) 767-1840 or (518) 785-1900, ext. 243. This



is a risk free plan. If you implement a consultation with Feldman, Kramer & Monaco, that is considered use of the Plan and you will not receive a refund.

ELDER LAW RIDER (\$55/YEAR)

The Elder Law Rider is available to those who have purchased the basic Voluntary Legal Service Plan. The Elder Law Rider may be added at any time by the covered individual however, there is no proration of the additional fee when the Elder Law Rider is added at a later date during the covered individual's Plan year. Covered dependents under the Elder Law Rider, include the covered individual's parents, parents-in-law, grandparents, and grandparents-in-law.

About the Elder Law Rider

The Elder Law Rider extends legal services in the specialized field of Elder Law to the covered individual. Elder Lawyers can advise on State law and assist in putting a health and estate plan in effect, which can maximize eligibility for coverage of nursing home and home care costs while preserving one's estate and assets. Elder Lawyers could also be of assistance if net worth exceeds \$1 million and you reside in New York State (\$1.5 million in Florida) or asset structure is unusually complex. Attorneys who provide the listed services under the Elder Law Rider specialize in the subject of elder and health law, estate planning, wills, trusts, pre-nursing home planning, probate, and conservatorship. They have distinguished themselves in the eyes of other attorneys and are know experts in the field of Elder Law. This rider is available to help covered individuals in health and estate planning.

Elder Law Benefits & Fees

The fee schedule is commensurate with the high level of experience these attorneys have. The National Legal Office attorneys will be pleased to discuss all issues concerning estate planning in an effort to determine if the services of one of the specialized firms is advisable for a particular case, or the covered individual is free to ask for a referral.

The Elder Law Attorneys' usual fees are reduced by twenty percent (20%) by virtue of their contract with the National Legal Office. The fees on page 10 are general guidelines only. When you are referred to a specific firm, the National Legal Office will advise you regarding that firm's discounted billing rate.

[NOTE: The reduced fee schedule and the free office consultation described in the Certificate of Legal Service Coverage, do not apply to this rider.]

Legal Matter	Average Fee with Discount
Free Legal Security Package—One (1) package within a 12 month period Additional Legal Security Packages for covered dependents can be purchased directly from the National Legal Office; <ul style="list-style-type: none"> • One (1) Legal Security Package with a POA • One (1) Legal Security Package without a POA • Each additional POA separately POA— <i>Power of Attorney</i>	Free \$100 \$50 \$75
Elder Law Consultation	\$400
Complex Last Will & Testament/Testamentary Trusts	\$1,750-\$2,750
Living Trusts: <ul style="list-style-type: none"> • Revocable Living Trust or QTIP Trust • Irrevocable Living Trusts 	\$2,500-\$3,500 \$3,500
Fair Hearing	\$3,500
Preparation of Application for Medical Assistance	\$4,500-\$6,000
Deeds	\$535 plus recording fees
Probate or Administration of Estate	\$3,500
Family Court Representation	\$3,500
Medicaid Appeal for Nursing Homes and Hospitals	Average fee with discount—25% of amount recovered
Hourly rate for all other matters	\$325-\$400

ELDER LAW RIDER KEY FEATURES

Free Legal Security Package for the covered individual

One (1) package in any twelve (12)-month period, consisting of a Health Care Proxy, Living Will, Durable Power of Attorney (long form), and Simple Will. All documents included, must be completed by the same covered individual. When the Elder Law Rider has been purchased, a Legal Security Package questionnaire will be included in the Plan fulfillment kit. Each document drafted in response to the completed questionnaire(s) will be prepared for the covered individual, addressing personal needs of the same individual. A covered individual who has the Elder Law Rider can purchase additional Legal Security Packages as noted in the fee table.

Elder Law consultation

An Elder Law consultation can be used to ensure the covered individual's health care and financial wishes are carried out; to provide best health care available, including where appropriate, utilization of available government programs and resources (such as Medicare & Medicaid); to assist in the coordination of other community-based resources; to plan a strategy regarding estate and tax planning matters.

Elder Law Consultation generally includes:

- Financial review and analysis, including review of all assets, real and personal; how assets are held; examination of sources of income provided by assets, including pension benefits, Social Security benefits, payments from other annuities and other instruments such as trusts, contracts of sale, mortgage notes, and other secured or non-secured obligations, review of all life insurance held.
- Health Care insurance review, including an analysis of existing Medicare and Medicare Supplement benefits, as well as Long-Term Care Insurance benefits.
- Health Care analysis, including review of existing conditions, inquiry into competency, review of discharge planning and available options, where appropriate.
- Review of current documentation, including existing wills, trusts, powers of attorney, health care proxies, and health care declarations.
- Summary of the consultation and recommendations in letter format to the covered individual.

Complex last will and testament/testamentary trusts

Complex Wills containing the following provisions commonly utilized in Elder Law context are available as necessary.

- **Federal Credit Shelter Trust:** to preserve the unified credit of each spouse while providing for the financial care of the surviving spouse.
- **Supplemental Needs Trust:** to provide for the supplemental care of the surviving spouse or children.

Living trusts

Utilized for ordinary estate planning reasons (e.g. avoiding probate), or for more complex trusts for health care planning, to insulate assets in order to take advantage of government programs.

- **Revocable Living Trusts:** are utilized for ordinary estate planning purposes.
- **Irrevocable Living Trusts:** are utilized in health care planning and usually involve a stream of income to the Settlor of the trust or the Settlor's spouse with the remainder to the children, or possibly trustees of a trust created under the Last Will and Testament of the Settlor.

Fair hearing

In the event a Medicaid application is rejected, one is entitled to a "Fair Hearing". Representation includes appearances at hearings as required, preparation of Memorandum of Law and/or brief, if necessary; affidavits; meetings and correspondence.

Preparation of application for medical assistance

Preparation, review, or clarification of applications for Medical Assistance, and assistance with the filing of the application.

Deeds

It may be advisable for an Elder Law attorney to prepare a deed that retains a life estate and/or special Power of Appointment designed to avoid or reduce gift tax and capital gains tax, as well as to protect assets from Medicaid.

Probate or administration of estate

When a covered individual is deceased, a probate or administration proceeding may be necessary. Fees vary greatly from state-to-state so a twenty percent (20%) discount from the attorney's standard billing amount has been established.

Family court representation

To recover spousal income or defend suit against the Department of Social Services that may result from a Medicaid Lien.

[NOTE: All additional correspondence, telephone communication, negotiations, and coordination with geriatric care managers or social workers are billed at hourly rates, appropriately discounted. Disbursements made on behalf of the covered individual, such as long distance telephone charges, teletypes (fax), photocopies, overweight postage, etc. are billed to the covered individual at cost. All exclusions and qualifications of the Voluntary Legal Service Plan apply to the Elder Law Rider.]

BUSINESS PROTECTION RIDER (\$60/YEAR)

The Business Protection Rider is available to those who have purchased the basic Voluntary Legal Service Plan. The Business Protection Rider may be added at any time by the covered individual however, there is no proration of the additional fee when the Business Protection Rider is added at a later date during the covered individual's Plan year. The Business Protection Rider provides valuable legal services to individuals who own their own business or rental income property.

[NOTE: Free document review, legal letters, consultation coupons, and telephone calls included with the Voluntary Legal Service Plan do not apply to this rider.]

BUSINESS PROTECTION RIDER EXCLUSIONS

- Fines, court costs, penalties, Expert Witness fees, disbursements, telephone, postage, photocopying, and other related expenses.
- Any matter not governed by the law of the United States, the Domiciliary State of covered individual, or a subdivision of said State.
- Any legal service where the attorney is to be paid by contingent fee (except collection matters which are specifically covered) or where the fee is provided by statute from any fund or where the covered individual's legal fees are paid or payable by a party other than the covered individual.
- Any matter where the covered business has a right to defense or other legal representation through any policy of insurance or any other arrangement providing legal services to the covered individual.
- Preparation, filing, and advice in connection with tax returns and tax matters.
- Any matter related to federal, state, county, or municipal filings, mergers, acquisitions, consolidations, reorganizations, mining, water, purchase or sale of real property, tax matters, immigration, patent, trademark, copyright, Admiralty Law, Federal Employees' Liability Act, problems relating to the laws of international trade or of a foreign government, and corporate securities work subject to S.E.C. and certain state rules and regulations, pension, and profit sharing.

Business Legal Matter

- 1. Collection Matters:** Provided on a reduced sliding scale and applicable to debts evidenced by proper written documentation.
 - 25% of first \$300 recovered (\$25 minimum)
 - 23% of next \$1,700 recovered
 - 18% of balance recovered
- 2. Attorney Services:** Are covered for most business matters and shall be provided at the reduced rate of \$265/hr, and are subject to increase as listed on the Guaranteed Maximum Hourly rate chart **Fee: \$265**
- 3. Maximum Fees:** The following are subject not only to reduced hourly rates, but also to maximum fees for services rendered, regardless of time spent on the matter. (Rates exclude court costs and trial fees.)
 - **Incorporation**—preparation and filing of Certificate of Incorporation and preparation of initial corporate minutes **Fee: \$385**
 - **Preparation of Contract and Closing of Title** regarding purchase or sale of business, excluding realty:
 - Sale price up to \$60,000 Fee: \$660
 - Sale price above \$60,000 Fee: 1% of sale price
 - **Preparation of Shareholders Agreement**—(3 shareholders or less, excludes negotiation) **Fee: \$745**
 - **Preparation of Partnership Agreement**—(3 partners or less, excludes negotiation) **Fee: \$745**
 - **Review and legal analysis of Covered Business employment contract with employees** (excludes collective bargaining agreements) **Fee: \$165**
 - **Per Diem trial**—at the reduced hourly rate **Fee: \$265**
- 4. Bankruptcy & Chapter 11:** Analysis and advice on the topic of Bankruptcy and Chapter 11 or other alternatives at the reduced rate **Fee: \$125**

TRAFFIC DEFENSE RIDER (\$30/YEAR)

The Traffic Defense Rider is available to those who have purchased the basic Voluntary Legal Service Plan. The Traffic Defense Rider may be added at any time by the covered individual however, there is no proration of the additional fee when the Traffic Defense Rider is added at a later date during the covered individual's Plan year. The Traffic Defense Rider includes the defense of any moving violation (moving violation is defined as any ticket that the conviction for which would result in points assessed on the member's/retiree's license).

Terms and Conditions:

- The covered individual must be a holder of a valid New York State Driver's license that is in good standing and not suspended or revoked at the time of issuance of the violation.
- The Traffic Defense Rider is limited in use to the covered individual (member/retiree).

- The Traffic and Defense Rider is limited to coverage in New York State.
- The Traffic Defense Rider excludes any pre-existing tickets received by the covered individual prior to the acquisition of the Traffic Defense Rider.
- Does not include any violation that is answerable in Criminal Court.



PAROLE OFFICER RIDER (\$22/YEAR)

The Parole Officer Rider is available to active, dues-paying PEF members who are Parole Officers and who have purchased the basic Voluntary Legal Service Plan. The Parole Officer Rider may be added at any time by the covered individual however, there is no proration of the additional fee when the Parole Officer Rider is added at a later date during the covered individual's Plan year.

The Parole Officer Rider is appropriate for a member who is a Parole Officer and is involved in an investigation related to the discharge of their duties as a Parole Officer, and in the event the covered individual is asked to and agrees to submit to an initial interview with the investigating agency, the covered individual shall be entitled to have a participating panel attorney present during the initial interview.

This rider is limited to:

- The covered individual and shall be limited to matters within the state of New York.
- The participation by the panel attorney in the initial interview process only and shall not apply to any further representation.

Any additional representation needed by the covered individual shall be pursuant to agreement between the covered individual and participating panel attorney and subject to the rates contained in the Legal Plan. This rider is not intended to replace any representation that may be available to the covered individual through the Public Employees Federation (PEF union) and the covered individual must first avail themselves of any such union administrative representation, if applicable.

HOW TO PURCHASE

To purchase the Voluntary Legal Service Plan by payroll/pension deduction: Visit pefmbp.com to download the Voluntary Legal Service Plan enrollment form and email to mbinsurance@pef.org or mail the enrollment form to:

Attn: Insurance Department
PEF Membership Benefits Program
10 Airline Drive, Suite 101
Albany, NY 12205

To purchase the Plan and the Business Protection Rider, Elder Law Rider, Traffic Defense Rider, and/or Parole Officer Rider by check or money order: Visit pefmbp.com to download the form to purchase the plan. Select the rider(s) of choice on your enrollment form. Enclose a check or money order for the amount of the Plan and any rider(s), plus \$2 shipping/handling. If you purchase the plan via payroll/pension deduction, you will need to enclose a check for any rider(s) purchased, plus \$2 shipping/handling. The basic Voluntary Legal Service Plan must be purchased by payroll/pension deduction or cash/money order, before you can purchase a rider.

To pay for the basic plan and riders via your Visa/Mastercard/Discover Card (credit/debit): Please call PEF MBP at (800) 767-1840, opt. 1, or purchase your plan directly online at pefmbp.com. Click on the Benefits & Insurances tab to locate the plans for purchase.

To access a Voluntary Legal Service Plan enrollment form, download the forms from the PEF MBP website at pefmbp.com, or scan the QR codes below.



Payroll/Pension Form



Mail in Check Form

FELDMAN | KRAMER | MONACO ATTORNEYS

For the past 35 years, Feldman, Kramer & Monaco, P.C. Law Firm has been committed to satisfying the needs of their clients. They are tough, but caring; honest but shrewd; smart but respectful; strong but sensitive. They use all their legal expertise and creativity to solve their clients' legal problems. They combine a powerful mix of insight, business acumen, legal talent, responsiveness, and sophisticated transactional and entrepreneurial expertise to guide clients through periods of challenge and opportunity. Their approach to the practice of law has earned them the coveted peer review ranking of "Preeminent A-V" which is the highest rating which can be awarded to a firm by the prestigious ranking authority Martindale-Hubbell.

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Learn more about the
Voluntary Legal Service Plan benefit.



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