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Trust Administrative Office is Here to Serve You

When you call, email or write to the ASEA Legal Services Trust, your request is handled by one of the qualified staff at Labor Trust Services (LTS). LTS acts as the third-party administrator for the ASEA Legal Services Plan, an essential role that helps the Trust deliver accurate, timely and friendly services to our participants.

LTS keeps the Plan running smoothly by being a resource for:

1 Participants with questions related to eligibility and dependent coverage, and about which legal services are covered by the Plan. This includes helping members:

- Determine which legal services fit their need
- Find a participating lawyer
- Submit accurate, timely claims

2 The Trustees for advice on how the Plan's funds are paid out to members and their attorneys. LTS also tracks the deductibles and any claims appeals, as well as changes to the Plan.

You also have an essential role to play in making sure the Plan runs smoothly, and more importantly, in reaping the maximum benefit from the Plan's services. You are responsible for:

- Verifying that you meet the Plan's **eligibility requirements**.
- Notifying the administration office of any change in address. (See sidebar)
- Timely submission of all required forms, invoices and other information needed by LTS.
- Paying any attorney fees not covered by the Plan.

"Having access to legal advice and representation when you need it is a valuable benefit," said Irene McMurdock,

legal claims adjuster, LTS. "We are pleased to play a role in making sure the ASEA Legal Services Plan is there to serve its participants."

How to Reach LTS

LTS is the Alaska branch of Welfare & Pension Administration Services, Inc. which was founded in 1953 and specializes in multi-employer benefit plans. It serves more than 80 Taft-Hartley and Public Trust Funds from its offices in Alaska, Washington, Oregon and California.

ASEA Legal Services Plan participants can reach LTS using this dedicated phone number and email address:

- 1-866-678-8647
- asealegal-eligibility@ltsalaska.com

FAQ

My spouse and I are divorcing. Does my estranged spouse have the right to use my ASEA Legal Services Plan benefits?

Yes, your estranged spouse may use your ASEA Legal Services Plan benefits, as long as you sign the employee statement on the **Request for Benefits Claim form** and submit it to the Administrative Office. Your estranged spouse will be subject to the same Plan requirements and limitations as you. The same is true of any dependent (younger than age 19) who lives in your home and depends on you for principal support. Your estranged spouse loses any right to use your ASEA Legal Services Plan benefits on the date that your divorce is finalized.





Buying a Home? Plan Covers Legal Representation

“Location, location, location” is a guiding principle in the real estate business. It also rings true for the laws that guide the sale and purchase of real estate. Each state has its own laws about inspections, disclosures, and the ability of a buyer to back out of a contract. There are also laws about whether you need to be represented by a real estate agent—or even a lawyer—when you buy property.

In Alaska you do not have to hire an attorney, but sometimes it can be a good idea. An even better idea is using your ASEA Legal Services Plan to hire a lawyer when you are buying or selling your personal residence. The covered services include preparation, review and examination of documents concerning your personal residence.

For example, you might benefit from legal advice as a home buyer when you:

- **Want the seller to pay all or part of the closing costs.** Closing costs—things like realtors’ commission, fees for appraisals, escrow and credit reports—can run up to 6% on top of the purchase price. Buyers, especially first-time buyers, often don’t have that cash on hand at closing. If you want the seller to pay all or part of the closing costs you typically will need an addendum to the purchase-and-sale contract. Having an attorney draft or review this addendum can protect you, as the buyer.
- **Want the seller to make repairs to the house before closing the deal.** Usually, these repairs are items uncovered in a pre-sale inspection. Having an attorney look at the language added to the contract describing the repairs can help ensure you get what you want. For example, do you want the water heater repaired or replaced?
- **Are not represented by a realtor in the transaction.** “For sale by owner” can be a recipe for disaster. An attorney can protect your interests in this situation.

Note that if any part of the residence will be used as rental property, additional rules may apply to your use of Legal Services Plan benefits. See the Business Venture exclusion in Part F of the [Plan Book](#) or contact the Administration Office.

Visit the [ASEA Legal Services Plan website](#) for Plan announcements, information, participating attorneys, forms and more!

Families Find Comfort in Advance Planning

It’s the conversation no one wants to have. It’s also the conversation everyone needs to have. We’re talking about the advance plans you have made for your death.

There are several aspects to this planning:

- **Legal:** Your ASEA Legal Services Plan covers the legal documents you will want to have in place: wills, trusts, powers of attorney for medical and financial issues. It also covers probate, the process of wrapping up your estate after your death. Read more in the [Plan Book](#).
- **Health:** You can talk with your physician about advance directives, detailing how much and the kind of medical care you want to receive at the end of life. Be sure that both you and your physician have copies of these documents.
- **Financial:** Gather your life insurance policies, bank and investment account statements and documents concerning your pension or 401(k). (This is a good time to review your beneficiary designations, too.) Locate the key to your safe deposit box and make sure someone has the combination to the safe in the bedroom closet.
- **Funeral:** Burial or cremation? A church funeral or a celebration of life in a favorite spot? Planning for what happens immediately after death gives welcome direction to those you leave behind.

The more of these items you have lined up, and the more you have shared with your family and loved ones about your decisions, the more peace of mind everyone will have. Indeed, you can do more than talk, you can share copies or the location of these documents.

It’s the conversation your family and loved ones will thank you for having.

WARNING: Fraud, attempted fraud, or improper use of the ASEA Legal Plan will terminate your benefits, and the ASEA Legal Plan will not pay accrued charges.

This document is merely a summary. Please refer to the [ASEA Legal Plan Book](#) for more details: In the event of a difference between this summary and the Plan Book, the Plan Book prevails, except as it relates to any Summary of Material Modifications enacted after the effective date of the last Plan Book update. Any Plan changes noted in this Newsletter constitute a Summary of Material Modification and amend the Plan accordingly. Please contact us if you need another Plan Book. This summary does not constitute legal advice. If you have legal questions please consult an attorney.

The articles in this newsletter are for informational purposes only. It is not meant to provide legal advice. You should contact your lawyer for legal advice related to any specific problem or issue you may have.