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Spring Cleaning for Your Legal Household

Don't sweep your legal needs under the rug. At least once a year, or in the event of a major life change, it's a good idea to take a close look at all possible personal legal needs you may have and make any necessary updates or changes.

You can start by asking yourself these questions:

- 1** Do I have a will, a living will, a medical power of attorney, and a financial power of attorney? Have these been reviewed recently and updated (if necessary) to make sure they currently reflect my wishes?
- 2** Is a Trust appropriate for me?
- 3** Do I have adequate coverage for my life insurance, disability insurance, vehicle, personal liability, or umbrella insurance coverage?

In the event of a major life change, it's a good idea to take a look at all possible personal legal needs you may have.

4 Have I reviewed my beneficiaries for my retirement plans and life or accidental death and dismemberment policies to make sure they reflect my current wishes?

5 Have I recently reviewed how I hold title to my assets to make sure it is consistent with my estate plan?

6 Do I have a complete and current inventory of all of my physical possessions sufficient to support a claim in the event of a loss?

7 Do I have a file, stored in a secure and fireproof location, containing all of my important documents (wills, estate planning documents, securities, contracts, marriage/divorce papers, deeds, etc.)?

The ASEA Legal Services Plan can help you assess your current legal needs and clean up your personal legal household to prevent or minimize future legal troubles in your life. **Contact** the Trust Administration Office to confirm your eligibility. Then, select an attorney and make an appointment. If you choose to work with an **ASEA Legal Plan participating attorney**, their fees are limited to the Plan rate of \$225/hour.

FAQ

I'm a new member of the Plan. My current attorney is not an ASEA participating attorney. Can I still use my current attorney to take advantage of Plan benefits?

You may continue to work with your family's attorney but you may have to pay any hourly charges above the \$225/hour that is allowed by the Plan. If you select an **ASEA participating attorney**, he or she will charge up to \$225/hour for services that are covered by the Plan.



New Parents? Congratulations! Now it's Time to Make a Will

You've baby-proofed your home, properly installed the car seat and selected the best childcare. But, like many new parents, you may not have created a will. As a parent, this is the single most important thing you can do to make sure your child is cared for by the people you choose should anything happen to you.

In a will, you can designate a guardian—the person(s) who will care for your children in the event that you die before your children become legal adults. In addition, you can designate a property guardian or trustee to manage any money that is left or assets that are held for the children until they reach adulthood. Without a will, there's no guarantee that your children will be cared for by the person(s) you trust most.

It's hard to think about the concept of death when you're a new parent, but it's important. And, with the ASEA Legal Services Plan, it's easy to create your will. Make sure you talk to the person(s) that you wish to designate as your children's guardian(s) to make sure they're on board. Then, contact a qualified attorney who can help you create your will. The Plan will pay up to \$225/hour, after you pay a \$25 deductible, up to \$2,000 each plan year (July 1–June 30). If you choose an ASEA participating attorney, he/she has agreed to charge \$225/hour or less, so there's no additional money out of your pocket.

Beware of Outdated Beneficiaries

Any change in your family status requires a beneficiary check-up to review and update your designated beneficiaries for any existing life insurance or retirement accounts you may have. And, don't forget a 401(k) or 403(b) from a former job. Often, the (former) beneficiary(s) named on the account registration documents when you opened the account will override any new person(s) you have listed in your will.

Spring is Home Improvement Season: Tips for Hiring the Right Contractor

Spring is in the air! Maybe you've been considering a fresh coat of paint to spruce up your house, or a dreaming of a new deck. Whether your home improvement dreams are big or small, choosing the right contractor for your project is critical.

Before you begin, do your homework to make sure that the contractor you choose is reputable, with the right experience and qualifications for your project and comes highly recommended. You can use the [Alaska Homeowners Guide to Hiring a Contractor](#) to help you get started which includes a handy checklist to guide you before, during and upon completion of your project.

Because the construction industry has its own set of rules and regulations, which can be very complex, you may want to work with an attorney to assist in the creation and/or review of a contract between you and the contractor. This includes making sure that the contractor is fully licensed and insured under state law, and has the appropriate workers' compensation insurance.

What if I'm already using a contractor— and there's a problem?

If you do encounter issues with a contractor who is currently working on your home—for example, he is not meeting agreed upon deadlines, or charging more than stated in the contract, or performing work that you feel is shoddy, **contact** us. We can help to determine if attorney services may be useful for your situation, find a lawyer and assist with submitting your claim correctly. Contact us at 1-800-325-6532 or LTSadmin@alaska.net.

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.

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