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File Your Forms and Claims on Time to Ensure Smooth Processing

Your \$2,000 annual benefit from the ASEA Legal Services Trust Plan gives you access to a range of valuable legal services. But for you to maximize that value, you need to submit claims that are complete and timely.

Here are the five steps to submit a claim:

- 1** Download the **Request for Benefits form** from the ASEA Legal Services Trust Plan website.
- 2** Complete the employee statement section and give the form to your attorney to complete the attorney statement section and description of the case.
- 3** Get an itemized invoice from your attorney to submit with your claim.
- 4** Send the completed form and invoice to the Legal Trust office at the address on the form. The Legal Trust accepts forms and invoices by mail or email. If you would like to submit your form by secure email, please contact the Trust Administration Office at (907) 561-5119, or 1 (800) 325-6532, ext. 4236.
- 5** Submit your claim as soon as possible after you receive the services. This will ensure prompt payment.

Helpful tips:

- Be sure to use your current address on the form.
- Submit your claim promptly. If you delay in filing your claim, your annual benefit may be exhausted before the claim is approved for payment.
- *Submit claims no later than 60 days after the end of the Plan Year on June 30. All claims must be received by the Administration Office by August 31.*

FAQ

My spouse, who is not a union member, is involved in a dispute with his employer. Can we use my ASEA Legal Services Trust Plan benefits to retain a lawyer to represent him?

No. Employment disputes are excluded from coverage in **Part F, Section 2 of the Plan Document**. This exclusion refers to specific statutes governing labor relations, but it also applies to "any other controversy in the nature of a labor-management or employment dispute, or where otherwise prohibited by law."

Protect Your Online Privacy

The internet is not a safe space for your personal information.

Apart from disconnecting completely, there is no way to be 100% certain that your personal information—everything from your phone number and passwords to your address and Social Security Number—is known only by people you have authorized to have it.

Here are just a few of the simpler things you can do to protect yourself:

- Don't give your information to anyone on the phone, online or in the mail unless you are certain the person is legitimate.
- Don't click on links or attachments in email unless you are certain the source is legitimate.

Continued on page 2



Make A Will or Living Trust Using Your ASEA Legal Services Plan Benefits

Jean de La Fontaine, a 17th century French fabulist, once said, "Death never takes the wise man by surprise, he is always ready to go."

This is a good reminder to wise men *and* women about the importance of getting your estate in order to protect the loved ones you leave behind, and make sure your wishes are followed. Using your ASEA Legal Trust benefits, you can work with an attorney to write a will or create a living trust.

A **will** is a signed document that conveys your wishes about what should happen to your property and minor children after your death. Anyone over the age of 18 can—and should—make a will. In your will you can name who inherits your property, designate a guardian for your minor children and identify who will serve as your personal representative during probate. Probate is the public process of transferring legal ownership of an estate to the people—your heirs—named in the will.

A **living trust** allows you to place your assets into the ownership of a trust while you are still alive, to be distributed to your beneficiaries when you die. This is also called a "revocable trust" because you can change its terms or end the trust whenever you want while you are alive. You can also create a "testamentary trust" in your will. This kind of trust is not effective until you die.

There is a whole **vocabulary** related to trusts: settlor (the person creating the trust), trustee (the person who administers the trust), and beneficiary (a person who benefits from the trust) to name just a few. A living trust is an alternative to a will, and does not have to go through probate.

An attorney who specializes in estate planning will be able to help you decide if a will or a trust, or a combination of the

two is best for you. You'll find a list of attorneys who participate in the ASEA Legal Services Trust on **our website**.

Resources:

- [Alaska Court System Self-Help Resources](#) for wills
- [Alaska Court System Self-Help Resources](#) for trusts

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PROTECT YOUR ONLINE PRIVACY
Continued from page 1

- Don't dispose of computers or mobile phones without removing all of your files, photos, contacts, voicemails, and web search history. This may require doing more than the standard edit and delete. Look at your owner's manual for instructions or contact your wireless mobile provider for help.
- Encrypt your data.
- Keep your passwords strong and private. Your name—even spelled backward—is not a good password. There are apps and password managers to help with this.
- Don't share too much on social networking sites. Identity thieves mine Facebook and similar sites for useful information.
- Don't give your Social Security Number to people, companies or anyone who doesn't have a legitimate reason to ask.
- Use security software. At a minimum install anti-spyware and anti-virus software and a firewall.
- Be careful when you send personal information using public Wi-Fi.

Read more from the Federal Trade Commission about **keeping your personal information secure**.

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.