

## CSEA LEGAL PLAN

Coverage under the Plans offered by the CSEA Employee Benefit Fund is not automatic. If you are covered by the C.S.E.A. contract you have this benefit. The plan provides assistance with meeting legal expenses. Members are free to choose any attorney according to individual needs and type of case. Reimbursement is sent directly to the member. Many services also cover the spouse and dependents.

**Limitations & Exclusions: Limited to \$1,000 per calendar year (Jan 1 – December 31) per family.** Members are reimbursed for legal expenses up to the lesser of the fees charged or the identified maximum for each service. It is important to discuss with your attorney the estimated charges before you commence any legal work. Charges over the allowances are the responsibility of the member.

**Plan Covers:** Principle Residence Real Estate Closing, Principle Residence Mortgage Protection (*member or spouse who is a defendant*), Change of Name, Adoption, Legal Guardianship, Contracts, Personal Bankruptcy, Arraignment Service (*Other than Traffic Related Matters*), Juvenile Delinquency Representation, Domestic Relations Representation, Court Ordered Support, Veteran & Servicemen's Rights, Traffic Violation Representation, Automobile Defense Coverage Matters, Debt Collection Defense, Legal Defense Benefit in Other Civil Matters.

**\$50 Deductible Benefits:** Members or dependents as defined by the Fund, are required to pay the first \$50 of the fee for the following legal services in order to be eligible for these allowances. For further information call: 1-800-323-2732. Legal claim forms are available from your President 647-2722.

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