



Union Benefits Trust

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**Enroll now in the
newest plan!**



**Protect
your
family
with the new
legal plan
from the
Trust.**





TRUST TALK

August 2003 • Volume 10 • No. 3

BOARD OF TRUSTEES: Ronald Alexander, Irwin Scharfeld, Lisa Hetrick, Vanessa Tolliver, Sharon Brown, Ronald Haines, Steve Loeffler, Vickie Miller, Jim Roberts, Dave Slone, Kathy Stewart, Charlie Williamson. *In Solidarity.*

A new benefit from the Trust!

Our August newsletter focuses on the new legal service plan, the newest plan the Trust has added since 1997, when we added Working Solutions. Through the direction of the Board and the research of our benefits analysts, we're glad to offer this voluntary benefit to our members and their dependents. We've looked at several of the plans in the marketplace after hearing some interest from members in a legal plan, and are confident that Hyatt's plan will meet your needs.

Take some time now to review the plan during this special open enrollment period, August 25 - September 5, to see if the plan is right for you.

Legal issues arise when you have a baby, get married, sell your home, or lose a spouse or parent. Did you ever wish you could simply pick up the phone and call a lawyer for some quick advice?

Beginning November 1, 2003, Union Benefits Trust will offer a legal plan for eligible members and their dependents. Hyatt Legal Plans, a MetLife company, is the largest provider of group legal plans in the United States and has been in the business since 1981. You may wish to have a lawyer available for many concerns, and the Trust's new plan will cover you

IN FULL for many issues. Ask yourself the following:

- Do you want the courts to decide who will be the guardian of your children? That can happen if you die without naming a guardian in your will. Typically, lawyers would charge \$100 to \$500 just to prepare a simple will (double the cost if your spouse needs a will).
- Have you ever had to deal with problems with a landlord? Having a lawyer on your side protects your rights.
- If you were in a coma due to an illness or accident, does your family or doctor know your wishes regarding medical care? A living will lets you do this.
- If you make a mistake on your income tax return, buy a product that doesn't work, or learn that your child has been fighting at school, who will help you get through the system and protect your rights?

Hyatt Legal Plan gives you your own "attorney on retainer" to make sure that your side is represented.

You can have an attorney available when you need one for only \$13.40 per month for single coverage or \$16.45 per month for family coverage.

ABOUT HYATT

Hyatt Legal Plans, Inc., will be the administrator of the new legal service plan. Their national network of attorneys spans all 50 states and US territories, and includes over 9,000 attorneys with an average of 18 years of experience. Hyatt's plan attorneys must meet stringent criteria before joining Hyatt's network and are regularly re-credentialed.

Hyatt has a Unionized (members of CWA, Local 4309) and Ohio-based customer service staff, and has also been providing 700 companies' and organizations' 1.5 million participants with benefits for over 25 years.

Give them a call at 800-821-6400 to learn more!

Family coverage includes you, your spouse and eligible dependents. The cost will be deducted once a month from your paycheck, making it easy and convenient for you to protect yourself and your family.

You also have freedom of choice under the legal service plan: you may use one of Hyatt's network attorneys, called Plan Attorneys, or use the lawyer of your choice. If you use a Plan Attorney,

Continued on page 2

A new benefit from the Trust!

Continued from page 1

you'll find that many more instances are covered in full, but you will receive reimbursement for visiting a non-network attorney. Either way, you'll need to contact Hyatt before visiting the lawyer so that they can create a unique Case Number and also make sure you're eligible. If there are costs associated with the matter in question, Hyatt will also provide you with an estimate to help you budget.

One of the most important features of this new benefit is that the plan fully covers telephone advice and office consultations. This means you can talk to or visit with your Plan Attorney any time some event in your life creates legal concerns.

Participants must remain in the plan for one plan year (through June 30). You may request a change or drop your coverage during open enrollment for the following July 1; however, if you make no changes, your coverage will continue without interruption.

To enroll in the legal service plan, complete an enrollment form during the open enrollment period, August 25 - September 5. The plan will begin November 1, and the premium will be automatically deducted from your pay with the first paycheck in October. New members may enroll within 90 days of hire and also are required to remain in the plan for the remainder of the plan year (through June 30).

What the plan covers

Full Coverage

For matters listed in the section below, you pay no copays or deductibles. If a matter is fully covered, there are no time limits or usage restrictions. The Plan Attorney will provide the initial consultation and all work, including representation, necessary to complete the matter. You may use the plan for the same service or a different service, as many times as you desire. Coverage is available in all 50 states and US territories.

Wills and Estate Planning

- Living Trusts
- Living Wills
- Powers of Attorney
- Wills and Codicils

Real Estate Matters

- Eviction and Tenant Problems (Primary Residence – Tenant Only)
- Refinancing of Home (Primary Residence)
- Sale or Purchase of Home (Primary Residence)

Traffic and Criminal Matters

- Juvenile Court Defense
- Traffic Ticket Defense (No DUI)
- Restoration of Driving Privileges

Consumer Protection

- Consumer Protection Matters
- Small Claims Assistance

Debt Matters

- Debt Collection Defense
- Identify Theft Defense
- Personal Bankruptcy or Wage Earner Plan
- Tax Audits

Defense of Civil Lawsuits

- Administrative Hearing Representation
- Civil Litigation Defense
- Incompetency Defense

Document Preparation

- Affidavits
- Deeds
- Demand Letters
- Document Review
- Immigration Assistance
- Mortgages
- Notes

Family Law

- Name Change
- Premarital Agreement
- Uncontested Adoption
- Uncontested Guardianship or Conservatorship

Office Consultation or Phone Advice

You can obtain unlimited consultations on matters not specifically excluded, such as:

- Contested Adoption, Guardianship or Conservatorship
- Divorce/Dissolution/Annulment*
- Protection from Domestic Violence*
- Separation Agreement*
- Property Damage (Plaintiff)
- Zoning Application
- Boundary or Title Disputes (Primary Residence)
- Home Equity Loans (Primary Residence)
- Property Tax Assessments
- Driving under the influence
- Expungement of criminal record
- Felony or
- Habeas Corpus proceedings.

*member only

Exclusions

The plan offers coverage on many matters you may face but has a few important exclusions of which you should be aware. Matters that won't be covered include:

- Payment made to a third party such as court costs, witness fees, filing fees or fines;
- Appeals or class actions;
- Business, farm, patent or copyright matters;
- Matters for which you are or have been receiving legal services before you received a Case Number, or for any matter for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits;
- Matters or disputes involving the Hyatt Legal Plans, MetLife and its affiliated companies or a Plan Attorney;
- Matters or disputes concerning the Union Benefits Trust or a Union served by the Trust;
- Matters concerning employment including State and statutory benefits.

How to obtain service

Call Hyatt

Before obtaining service, you must call Hyatt's client service center at 800-821-6400. Hours are 8 a.m. to 7 p.m., Monday - Thursday and 8 a.m.- 6 p.m. Friday, Eastern Time. The Hyatt representative will verify your eligibility, give you a Case Number, provide you with the name and phone number of a nearby Plan Attorney and answer any questions. After receiving a Case Number, you may call the Plan Attorney for an appointment.

If you live in an area where there are no Plan Attorneys or prefer to use an out-of network attorney, call Hyatt before obtaining counsel. Once you have your Case Number, you may see the attorney of your choice, and will receive reimbursement according to Hyatt's set fee schedule. To receive reimbursement, send a completed form and the attorney's bill to Hyatt at

Eaton Center
1111 Superior Avenue, Suite 800
Cleveland, Ohio 44114-2507.

Visit Hyatt's website

Hyatt Legal Plans' website also has full-service capabilities. Link through the Union Benefits Trust website, www.benefitstrust.org, to bypass the need for a group number or PIN. Once you've enrolled, linking to Hyatt's website will prompt you to enter your (the member's) Social Security Number, which will, in turn, bring up specific information about your legal service plan benefit. On this page you can choose the following options:

- How Do I Use the Plan?
- Covered Services
- Attorney Locator
- Obtain Case Number
- Law Guide and
- Self-Help Document Preparation.

How to Enroll

Complete the form at right and mail it to Hyatt today!

Or, you can enroll over the phone at 800-821-6400 with an actual person who will answer the phone and answer your questions. If it's more convenient for you, you may also enroll online by linking to Hyatt's site from the Trust's website at www.benefitstrust.org.

Whichever method you choose, make sure you mail, call or click by September 5, or you will have to wait until spring open enrollment for your next chance (new hires keep reading).

If you enroll now, coverage will begin November 1, 2003. Make sure you wait until Monday, November 3 before contacting Hyatt with any concerns that began as of the 1st. For more information, read the plan booklet, available at www.benefitstrust.org/pbooklet.htm.

New members may enroll by phone or paper form within 90 days of hire. Coverage will begin the first of the month following the first premium deduction from your pay.

Trust Talk contains only highlights of your benefits and is not a plan document. See the official plan documents for full plan details or if a discrepancy exists between this newsletter and the plan documents; the plan documents are always the final authority.

Enrollment Form



Smart. Simple. Affordable.SM

Hyatt Legal Plans

Enrollment Change Coverage Level Date of Family Status Change _____

Coverage level may only be changed within 31 days of the occurrence of the family status change.

Member Name (First, Middle, Last) _____

Social Security Number _____

Home Street Address _____

City, State, ZIP _____

Home Phone _____

Union Name _____

Work Location _____

Work Address _____

Payroll Code Number (the first 6 digits of the 9 digit number on your paystub) _____

Work Phone _____

LEVEL OF COVERAGE

SINGLE \$13.40 a month

FAMILY \$16.45 a month

I authorize the State of Ohio to take the premium for the legal service plan coverage I select once a month from my pay. Coverage will begin under the plan November 1, 2003. I understand that my election will remain in force until I change or drop my coverage, and that I may only make changes/drops during open enrollment for the following July 1. My coverage will also end if I am no longer an eligible Trust member or I leave State employment, once payroll deductions stop.

Signature

Date

**AFTER SIGNING AND DATING THE FORM, MAIL IT TO HYATT BY THE ENROLLMENT DEADLINE.
POSTAGE IS PRE-PAID!**

Group legal service plans are offered by Hyatt Legal Plans, Inc., Cleveland, Ohio.

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Attention: Director of Administration
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