Security
Is Your Personal Information Secure?

The Bad News: Probably not—and if your personal information gets into the wrong hands, it can cost you time, money, and peace of mind.
As you may have heard, this year, between mid-May and July, criminals hacked into the data files of Equifax, one of the three major consumer credit reporting agencies. They gained access to sensitive information for 143 million American consumers, including Social Security numbers and driver’s license numbers. It gets worse; hackers were also able to retrieve names, birth dates, credit card numbers, and documents with personal information for hundreds of thousands of consumers. According to experts, if you have a credit report, chances are better than 50 percent that your data may have been breached.

The Good News: You can protect yourself. Here’s how.

1. Go to the Equifax, Experian, and Transunion (the top three national credit reporting agencies) websites and sign up for permanent freezes on your credit files. And, you should consider doing the same with Innovis, a smaller, fourth, agency. If your account is frozen, no credit scores can be accessed, so thieves can’t create a new account for themselves using your personal information. (If you want to apply for new credit, you can “thaw” your credit files, using a personal ID number that the companies provide to you.)

2. Enroll for identity theft protection and credit file monitoring from each agency. (Currently, Equifax offers this for free if you enroll before Tuesday, November 21, 2017.) Once this is in place, potential creditors should contact you for confirmation if anyone tries to open up a new account. You will also receive identity theft insurance which can help you pay for certain out-of-pocket expenses in the event that you are a victim of identity theft.

3. Check your credit reports—for free—every four months at annualcreditreport.com to see if anything looks unusual.

The ASEA Legal Services Plan Can Help
If you do become a victim of identity theft, contact us for help to determine if attorney services may be useful for your situation, to help you find a lawyer and for help with submitting your claim correctly: 1-800-325-6532 or LTSadmin@alaska.net.

Moving?
Don’t leave any of your benefits behind!
Be sure to update your mailing address with the Legal Services Plan Trust, the Union, the ASEA Health Trust and the State of Alaska.

ASEA Legal Services Plan Trust
Call the Legal Trust Administrative Office at 1-800-325-6532, ext. 4236 or email LTSadmin@alaska.net

ASEA/AFSCME Local 52 Union
Call the Union office at 907-277-5200 or 800-478-2732

ASEA/AFSCME Local 52 Health Benefits Trust
Complete the Employee Information Form on aseahealth.org or contact the Health Benefits Trust office at 866-553-8206.
DON’T LEAVE ANY OF YOUR BENEFITS BEHIND
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To update your email address or phone number, complete the Family Information Form on aseahealth.org, or contact the Health Benefits Trust office at 866-553-8206.

State of Alaska Retirement & Employee Benefits
Update your mailing address with the State of Alaska Division of Personnel using the Address Authorization Change Form (for W-2 forms, Supplemental Benefits and PERS/TRS information). Update your address in the Division of Retirement and Benefit systems; see the Address Changes section of the website for details.

Q&A

I am a landlord. Can I use my Plan benefits to help with tenant disputes?
No. When you are a landlord, your relationship with your tenant is a business relationship. ASEA Legal Services Plan benefits do not cover legal services related to business ventures. (See Plan Booklet, Part F, Exclusions.)

I am the executor of my mother’s estate. Can I use my ASEA Legal Services Plan benefits to assist during the probate of her estate?
No. The Plan provides up to one year of coverage for probate-related expenses for the ASEA Legal Services Plan participant’s death. You may not use your benefits for legal representation during the probate of any other family member. (See Plan Booklet, Section C.)

Social Media 101
Health Information Stays Online...Forever

Could your post on Facebook today compromise your child’s future tomorrow? By now most people are aware of the importance of limiting posts on social media that include their personal or financial data, or travel plans. But many are not aware that personal security online has crossed over into health care.

While confidentiality of an individual’s medical records is protected by the Health Information Portability and Privacy Act (HIPAA), outside of the health care environment, HIPAA doesn’t provide protection.

Perhaps you’ve shared detailed information online about a trip to the hospital, or a family member posts a request for prayers for your son’s medical crisis. Maybe you “follow” certain disease awareness groups on Facebook. Unless you have activated very restrictive filters, nearly all of this information is discoverable—and traceable to you and your child—online. And your conversations tracked within these communities may provide definitive proof of pre-existing conditions and disabilities.

The legal privacy rights of children relative to their parents’ online disclosures are still evolving. But as social media becomes more pervasive, and industry regulations evolve, the ability for organizations to access and use a child’s personal health information becomes easier. So think before you post—and help keep your children safe and their data private.

Imagine: your child has applied for a job, and an employer’s simple Internet search reveals health information he may not want the employer to know.

We’re Online!
Visit the ASEA Legal Services Plan website for Plan announcements, information, participating attorneys, forms and more!
ASEA Legal Services
Get More for Less!

Don’t forget—the annual deductible is only $25 per member per plan year! This means that you pay just $25 per Plan year (July 1–June 30) after which the Plan begins to pay benefits.

And, there’s more good news!
Effective January 1, 2018, the ASEA Legal Services Plan will implement the following increases to your Plan benefits:

- **The maximum allowable attorney charge will increase from $200 per hour to $225 per hour.** In other words, the Plan will pay up to $225 per hour to a qualified attorney of your choice for covered legal matters. While you are free to use any qualified attorney, **ASEA Legal Services Participating Attorneys** have agreed to charge no more than $225 per hour for their legal services. If you decide to use a non-participating attorney who charges more than $225 per hour, you will be responsible for the difference.

- **The maximum annual benefit will increase from $1,500 to $2,000 per eligible member per Plan year.** Once you have paid your annual $25 deductible, the plan will pay for covered legal services up to $2,000 each Plan year (July 1–June 30). The annual maximum benefit includes any benefits used by you and your eligible dependents who you have authorized to use your Plan benefits. If you have already used your annual maximum benefit for this Plan year, you will be eligible for additional benefits, up to the increased $2,000 maximum, beginning January 1 through June 30, 2018.

The ASEA Legal Services Plan Board of Trustees is very pleased to provide you with these increased benefits. Be sure to make the most of your ASEA Legal Services Plan benefits:

- For general Plan information and details, go to asealegalservices.org.
- Call or email the Plan Administrative Office to check your eligibility and remaining Plan benefit status.
  1-800-325-6532 or LTSadmin@alaska.net
- Talk with them to see if your legal matter is covered.
- If it is, select any qualified attorney, but consider an **ASEA Legal Services Participating Attorney**.
- After your services are complete, and you receive a bill, submit your **claim form** to the Administrative Office within thirty (30) days.

**NOTE:** All invoices for services provided during the Plan year (beginning July 1) must be submitted for payment by no later than sixty (60) days after the end of that Plan year (ending June 30).

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.