Identity Theft
How Your Trust Benefits Can Help

As credit and cyber thieves become more ingenious, identity theft continues to rise. In 2015, 15 million U.S. residents had their identities used fraudulently. The ASEA Legal Services Plan can help if your (or your covered dependent’s) identity has been stolen and fraudulent debts accrued. For identity theft, prevention is key:

1. Contact one of the three credit reporting agencies’ fraud alert departments. Ask to place a fraud alert on your credit report, to prevent identity thieves from opening accounts in your name.

Credit reporting agencies:
- Equifax 1-800-525-6285
- Experian 1-888-397-3742
- TransUnion 1-800-680-7289

2. Advise your lenders, banks, and credit card companies of the situation, and close your accounts. Open new ones with new PINs and passwords.

3. File a police report. It is proof of the crime and will be needed to investigate fraudulent activity on your report.

The ASEA Legal Services Plan Can Help
Contact a participating ASEA Legal Services Attorney who can help you take all the necessary steps (see Plan Book, Part E). He or she can help to:

- Stop or minimize further fraud from occurring
- Prove that identity theft has occurred, and that you are not responsible for debts incurred in your name
- Correct any errors on your credit report

Of course, you can use any qualified U.S. attorney. However, participating attorneys have agreed not to charge you more than $200.00 per hour for any covered matter up to a maximum benefit of $1,500 for the Plan year.

Money
Taming your Debt
It’s a fact of life—almost everyone carries some debt: a home mortgage, credit cards or a student loan. Sometimes, however, debt can accrue faster than your ability to pay it off, which can lead to serious financial consequences, including bankruptcy.

It is possible to successfully manage your debt before it’s too late. Here’s how:

Realistic budgeting helps you identify how

Don’t Forget!
The annual deductible is now only $25 per plan year! Visit the ASEA Legal Services Plan web site for information including past issues of the newsletters.
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.

TAMING YOUR DEBT
Continued from page 1

you spend money, so you can cut unnecessary expenses. Try this: For one month, write down every cent you spend—from fixed costs (like rent) to “extras,” (like a cup of coffee). At month’s end, add up the list. If the total is less that your monthly income, use the extra money to pay off debt. If it exceeds your income, you need to cut back on the “extras.”

Sticking to a budget is not always easy, especially in an emergency. Sometimes, you need professional advice.

Credit counseling can help if your debt is overwhelming and you can’t fix it yourself. Credit counselors can guide you to many resources, including debt consolidation.

Debt consolidation involves combining multiple debts into a single monthly payment, at a lower interest rate. While debt consolidation won’t erase a negative credit history, it can lessen the stress that comes from dealing with creditors and overdue bills. Several reliable nonprofit organizations are available to help you learn more about options for debt consolidation. They include www.debt.org, and the FTC.

Bankruptcy: A Last Resort, but Your Legal Services Plan Benefits Can Help
Sometimes debt becomes truly overwhelming and filing for bankruptcy is the only way to settle your finances. The ASEA Legal Services Plan can help cover fees for participating attorneys up to a maximum payment of $1,500 for the Plan year, if you are filing for personal bankruptcy. Other free, low-cost legal resources can be found at the Alaska Bar Association, Alaska Legal Services Corporation, and Alaska State Consumer Protection.

Q&A

What’s the role of the ASEA Legal Services Plan Administrative Office, and when would I use their services?
The Plan Administrative Office exists to make sure participants get the most out of their Plan benefits. It plays two important roles:

1. The Office is your best resource for any questions regarding Plan benefits: eligibility, termination dates, dependent coverage, and learning which legal services are covered.

2. The Administrative Office works with the Plan Board of Trustees to oversee how Trust funds are invested, handled, and distributed to pay for benefits. It controls and tracks deductibles, and any Plan changes or appeals.

Remember—the Plan was created for your benefit! The Administrative Office welcomes all inquiries, and is ready to help you navigate any specifics of Plan coverage. The Administrative Office can help you determine which covered attorney services may be useful for your situation, help you find a lawyer, and help you to submit your claim correctly.

Legal Services Benefit Plan Checklist:
• Call or email the Plan Administrative Office to check your eligibility. 1-800-325-6532 or LTSadmin@alaska.net
• Talk with them to see if your situation is covered.
• If it is, select an ASEA-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).