



Fall 2023

1.866.678.8647  
907.561.4802 fax

375 W. 36th Avenue, Suite 200  
P.O. Box 93870  
Anchorage, AK 99503

Visit us at:  
[asealegalservices.org](http://asealegalservices.org)

#### Board of Trustees

Micheal Hills, Juneau (Chair)  
Valerie Kenny, Anchorage  
Shawn Alexander, Fairbanks  
Tracy Coon, At Large  
Zackery Ferrin, Rural

## Learn More About the Services and Expenses Your Plan Covers

From Perry Mason to Saul Goodman to Ally McBeal—many of us get our impressions of what lawyers do from watching them on television. But much of the behind-the-scenes work that lawyers and their staff members do is less exciting than arguing a case in court. These attorney services—some might even call boring—include things like copying files and publishing required legal notices.

Your ASEA Legal Services Plan benefits help you pay for many of these services and expenses when you hire an attorney for a legal matter covered by the Plan. (See the **Plan Book**, Sections 1 to 7.)

Here are just a few of the services that are covered by the Plan that your attorney can provide to you for covered legal matters:

- Document preparation
- Negotiations, mediations, and alternative dispute resolution services
- Appearances before a court or administrative agency
- Client consultation
- Investigation and research necessary for adequate representation

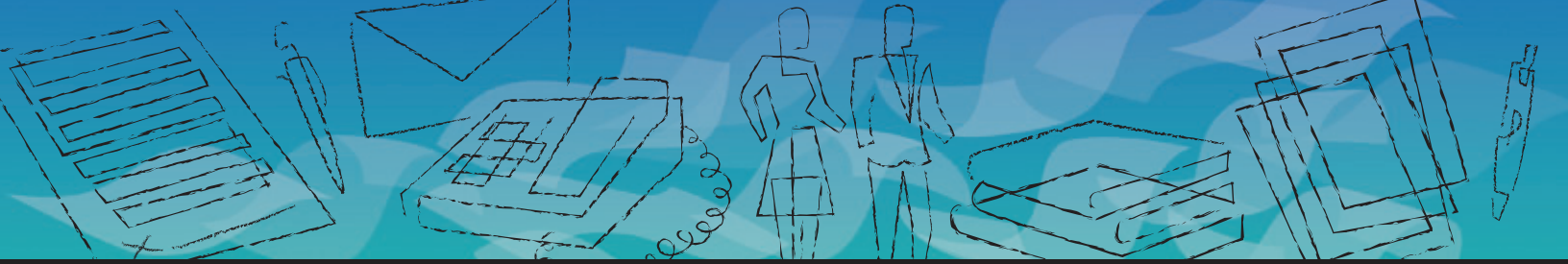
The Plan also reimburses out-of-pocket expenses incurred by you or your attorney for covered legal services, including:

- Deposition, transcription and stenographic fees
- Printing, copying and postage
- Preparing for depositions
- Publication costs
- Service of process fees

### Two Ways to Get Reimbursed for Filing Fees

If your attorney pays court filing fees on your behalf, that is a covered expense for the attorney that they can claim on their invoice for payment by the Plan. If you pay court filing fees yourself, you may be reimbursed directly. You just need to file a **claim form** with the Administrative Office.

*Remember:* The Plan will pay up to \$2,500 in attorney fees per Plan Year to help with qualified legal expenses. You and your attorney can read the complete list of covered services and expenses in Part E, Section 8 of the **Plan Book**.



# Refreshed Website, Same Great Benefits

You already know that your ASEA Legal Services Plan benefits help you pay for an attorney (up to \$2,500 per Plan Year) to take care of a range of essential legal matters. But do you know how to make the most of this great benefit?

Now, the Plan's refreshed **website** makes it even easier to understand your benefits, find an attorney, contact the Administrative Office, and submit a claim.

"The refreshed website is another way that the Legal Services Trust is keeping up with the times. We regularly review the benefits we offer, and making sure we communicate clearly and effectively

with our members is important, too," said Micheal Hills, Trust chairperson.

The updated look is open and modern. More importantly, you can find the information you want with fewer clicks. For example, the website features:

- A large button linking to the Plan Book at the bottom of every page.
- A quick link to email the Administrative Office at the top of every page, and other contact information on each page. No matter where you are on the site, you can reach out quickly with your questions.
- Details of upcoming Board of Trustee meetings and member comment periods on the home page.
- Answers to the most common questions about eligibility and benefits on the **FAQs page**.

When you want to search for an ASEA

Legal Services Plan participating attorney, the **Attorneys page** offers search filters and drop-down menus to narrow your search quickly to the type of practice and location you need. The results display the attorney's phone number, website and other contact information. This gives you a head start on finding the right attorney for your needs. (You may use any attorney, but ASEA Legal Services Plan participating attorneys have agreed to limit their fees to \$250/hour.)

And of course, you can find an archive of the most recent issues of the ASEA Legal Services Plan **newsletters**, complete with a brief table of contents for each issue.

Go to **asealegalservices.org** today to learn more and make the most of your Legal Services Plan benefits!



## "Tenant Tales"

### Video Illustrates the Advantages of ASEA Legal Services Plan Benefits for Tenants

If you are a renter, you are in luck. You can use your ASEA Legal Services Plan benefits to negotiate with—or represent you in disputes with—your landlord. You can even use your benefits to have an attorney review your lease before you sign.

If you have a couple of minutes, watch this **Tenant Tales** video for a quick tour of how to protect yourself in the often-imperfect world of landlord-tenant relationships.





# Use Your Legal Services Plan Benefits to Negotiate Student Loan Repayments

The good news: The Biden Administration recently approved student loan forgiveness for hundreds of thousands of borrowers, with more loan forgiveness likely on the way. The bad news: For those borrowers who do not qualify for the recent loan forgiveness, federal student loan bills are once again due and payable starting in October 2023.

If your student loan repayment has begun again, you can hire a lawyer to negotiate repayment of your student loan debt using your ASEA Legal Services Plan benefits.

Student loan repayments were suspended during the COVID-19 pandemic, and in 2023, the U.S. Supreme Court struck down a Biden Administration plan to forgive a portion of their debt for qualifying borrowers. As this newsletter was being written, the Department of Education was drafting a new approach to debt forgiveness. While its details are not known, it is likely to be challenged in the courts as well.

In the meanwhile, you may use your ASEA Legal Services Plan benefits to negotiate repayment terms while you are still in the interest-free period of your student loan. These services are covered in Part E, Sections 6 and 8 of the [Plan Book](#).

## ACPE Debt Excluded

One exception for student loan debt remains: The Trust cannot pay for student loan negotiations for debt incurred through ACPE (the [Alaska Commission on Postsecondary Education](#)). This is because the Trust does not cover actions involving another state office or agency.



Photo by Icons8 Team on Unsplash

## FAQ

***My mother passed recently. Can I use my ASEA Legal Services Plan benefits to probate her estate?***

The death of a family member is difficult. The Plan is designed to cover services and expenses directly related to the member's life. Therefore, the Plan covers probate matters only when it is a Plan member who has died, not a relative of a Plan member. See Part E, Section 4 and Part C, Section 5.

**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.*