

MEMORANDUM

To: Our valued Local 1776KS Southeast and North Central division members

From: McEldrew Young, Attorneys-at-Law

Re: Legal Services Plan During COVID-19 Pandemic

Date: May 4, 2020

As your legal services plan provider, McEldrew Young ("MY") is distributing this Memorandum to ensure that our UFCW Local 1776KS clients continue to enjoy immediate legal assistance during the COVID-19 pandemic.

TRADITIONAL AREAS OF COVERAGE

Although courts throughout the region are presently closed for non-emergency matters, our attorneys and staff remain available to discuss and explore representation pursuant to your <u>Legal</u> <u>Services Summary Plan Description</u>. Eligible members are entitled to coverage in the following:

<u>Marital and Domestic Relations</u>: This includes divorces, property settlement agreements, child and/or spousal support cases, custody cases, protection from abuse matters, and adoptions. Your attorney will handle all aspects of the litigation related to these family law matters from start to finish.

<u>Real Estate</u>: An attorney is available to assist you with the sale and/or purchase of your primary residence. This representation includes the preparation of an Agreement of Sale, review of all associated documents, and attendance at the scheduled real estate closing. In addition, we are available to assist in the preparation and filing of any deeds impacting your ownership interests.

<u>Estate Planning</u>: This representation includes the preparation and execution of a Will, Living Will and Healthcare Power of Attorney. Your assigned attorney will review your estate to ensure that you have a succession plan in place, tailored to your own specific values and preferences. You are welcome to review and amend your succession plan on an annual basis.

<u>Criminal Actions</u>: This coverage applies to adult misdemeanor and non-traffic summary offenses. In addition, eligible dependents qualify for representation in Juvenile Court for misdemeanor and summary offenses. Your attorney will be prepared to vigorously defend you throughout your criminal case, while discussing and exploring any potential non-trial dispositions. <u>Civil Cases</u>: The coverage for civil cases is limited to circumstances wherein you or your dependent are the Defendant in a small claims/municipal court action. The majority of these matters concern Debt Collection cases. In light of the stringent evidentiary burden placed upon the Plaintiff, if you or your dependent is the Defendant in a Debt Collection case, it is strongly recommend that you not disregard the filing, and you contact our office immediately.

In addition to the traditional areas of coverage, each of our Local 1776KS clients are entitled to two (2) hours of consultation time on a wide-array of legal matters, including but not limited to recent changes to the legal landscape as a result of the COVID-19 pandemic.

EXPANDED AREAS OF COVERAGE

MY attorneys and staff have been working diligently to stay abreast of all new laws and/or programs that will most likely impact our Local 1776KS clients. As a result, MY is prepared to provide immediate legal analysis, discussion and professional counsel on the following laws/programs to <u>any</u> Local 1776KS member located within the Southeast and North Central divisions:

<u>Families First Coronavirus Response Act</u>: This new law requires certain employers to provide their employees with paid sick leave and expanded family and medical leave for specified reasons related to COVID-19. MY is prepared to evaluate your eligibility under the new program and, if necessary, ensure that you obtain the benefits to which you are entitled.

<u>CARES (Coronavirus Aid, Relief, and Economic Security) Act</u>: On March 27, 2020, Congress adopted the Coronavirus Aid, Relief, and Economic Security ("CARES") Act. The law includes payments to certain individuals and families, expanded unemployment insurance benefits and eligibility; small business loans and grants; emergency financial assistance to employers in certain industries that have been significantly impacted by the virus; and financial assistance to healthcare systems, all in response to the COVID-19 pandemic and economic fallout. MY is available today to discuss the CARES Act and its impact on you or your family members.

<u>Contractual Obligations/Forbearances</u>: There are numerous forbearance programs/laws that may temporarily alleviate your debts without penalty. By way of example, MY can explore your options as they relate to: Residential Leases/Evictions; Home Mortgages/Foreclosures; Automobile Payments/Leases; Credit Card Payments; Insurance Premiums/Co-Pays; and, Student Loan Repayment/Forbearance. If you are struggling to meet your current monthly financial obligations, MY will evaluate and analyze your debt to determine if financial relief is available under one or more of the present COVID-19 laws/programs.

<u>State/County/Municipal Programs</u>: Depending on your state, county, and municipality of residence, you may have additional benefits available to you or your family during the COVID-19 pandemic. This includes, but is not limited to, meal programs, mobile testing sites, extended filing/payment deadlines, and free or reduced cost programs such as internet and cellphone access. MY continues to monitor all COVID-19 programs available to our members throughout the Delaware Valley and is ready to evaluate your eligibility for the same.

INCREASED ACCESS

We recognize that many of our clients are working longer or additional shifts that prevent them from contacting our office during traditional business hours. If you or your family member requires legal assistance, MY is ready and available to help 24 hours per day, 7 days per week. As listed below, simply contact our office via email, our normal business line, and/or after-hours line to discuss your legal inquiries. To further enhance and facilitate representation, our office has the capability to meet and confer with you through any number of commonly used computer and/or mobile applications, including Zoom, FaceTime, and Skype. We look forward to continuing to provide superior legal services as we get through this COVID-19 pandemic together!

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