



FK&M FELDMAN, KRAMER & MONACO, P.C.
ATTORNEYS & COUNSELLORS

Legal Service Plans with Your Union Lawyer



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Compare your current Estate Plan to what it ought to be. The problem is that you do not know what you do not know. Feldman, Kramer & Monaco, P.C. can help!

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Firm Profile

Feldman, Kramer & Monaco (FKM) is a leading national concierge Legal Plan law firm that offers a multitude of legal and unique personal services and has been representing Union Legal Plans for decades.

- FK&M is the gold standard of Legal Plan firms with over 170 knowledgeable, hard-working, and compassionate employees and have been servicing Legal Plans for Unions for over 45 years.
- One of the most important considerations in choosing a Legal Plan is your level of confidence and trust in the firm that will perform the legal work. Our 45 year track record of working with 200+ unions is a testament to our success. FKM Legal Plans foster higher utilization and generate happier Members thereby creating a stronger Union. Why provide the benefit unless you provide the very best!
- Our firm's concierge approach to providing a Legal Plan emphasizes prompt, personal attention to your Members' legal needs. We understand the importance of making ourselves readily available to your Members and pride ourselves on being responsive. After all, help is our product!

Contact Information:

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Website:



Legal Service Plans

with Your Union Lawyer

Powered by Feldman, Kramer & Monaco, P.C.



A legal service plan is a Union Leadership Benefit, which helps union members achieve the American Dream. This is a sought-after, life-changing benefit that members need and use. Union leadership provides mental, financial, and emotional security, which comes with knowing that an attorney can assist members with legal matters. Feldman, Kramer & Monaco is a leading national concierge Legal Plan law firm representing 200+ union Legal Plans for over four decades.

All union members would agree that there is nothing finer than excellent customer service. It makes union members feel respected and important, and it is also something they will not easily forget. FKM is changing members' perceptions of lawyers.

FKM is the gold standard of Legal Plan firms with 170 knowledgeable, hard-working, compassionate team members. We emphasize prompt, personal attention to union members' complex legal needs. After all, help is our product!

Your Legal Plan Benefits Include:

- ✓ Free telephone advice & consultations
- ✓ Free Office Consultations
- ✓ Toll-Free 24-Hour Emergency Hotline
- ✓ Free Letter Writing
- ✓ Free Document Review
- ✓ Wills and Trusts
- ✓ Estate Planning Seminars or "Will Days"
- ✓ Free Lease Review Benefit
- ✓ Free Uncontested Annulment Benefit
- ✓ Free Uncontested Adoption Benefit
- ✓ Free Uncontested Name Change
- ✓ Free Simple Promissory Note Benefit
- ✓ Identity Theft Benefit
- ✓ Foreclosure Benefit
- ✓ Veterans Benefits
- ✓ Student Loan Reduction Assistance
- ✓ Traffic Matter Assistance
- ✓ Elder Law
- ✓ Bankruptcy
- ✓ Real Estate Transactions
- ✓ Reduced Fee Benefit
- ✓ Criminal Defense
- ✓ Referral Attorneys
- ✓ Stockbroker Arbitration
- ✓ Personal Injury
- ✓ Estate Administration
- ✓ Commercial & Business Law
- ✓ Family Law
- ✓ Guaranteed Maximum Fees



1 in 3 adults are a family caregiver.

FKM will support you and your loved ones in times of uncertainty. We can guide you through transitions in care, help locate resources and protect assets.



1 in 5 children in the U.S. have learning and thinking differences.

FKM provides advice, consultation, and advocacy on the rights of students with disabilities and their parents.



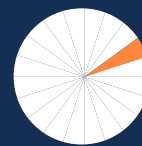
21% of U.S. households have student debt and that number is increasing.

FKM will counsel student loan borrowers to potentially immediately lower monthly loan payments and eventually achieve tax free loan forgiveness.



68% of the U.S. population does not have a Will or a Trust set up.

FKM offers tailored sophisticated estate and elder law solutions to help you and your loved ones plan for the future and safeguard your legacy.



Consumers typically experiences a problem with a purchase around 1-5% of the time.

FKM will advocate on your behalf to resolve consumer disputes, warranty issues, product refunds, and bill discrepancies.



1 in 5 people have been a victim of identity theft.

About 23.9 million U.S. residents age 16 or older (9% of the population) have experienced identity theft in the past 12 months, with 22% reporting having been a victim at some point in their lives.

STUDENT LOAN FORGIVENESS PROGRAM

THE STUDENT LOAN DEBT CRISIS

Total U.S. student loan debt now tops **\$1.7 trillion**, making it **the second largest type of consumer debt**, and borrowers are feeling the pain.

THE SOLUTION

Federal student loan forgiveness programs are available to assist borrowers with the burden of student loan debt.

HOW FORGIVENESS HELPS MEMBERS

- Free student loan counseling
- Parent PLUS loans
- Public Service Loan Forgiveness
- Income-driven repayment (IDR)
- IDR account adjustment *2023 only*
- Total permanent disability discharge
- Defaulted loans

HOW FORGIVENESS HELPS UNIONS

- Low-cost , high value benefit
- Leads to long-term member retention, increased loyalty, and improved morale
- Demonstrates union's concern for its members' wellbeing



NATIONAL STUDENT DEBT FORGIVENESS CENTER

HOW TO ACCESS THE LEGAL PLAN

- The initial point of contact for every participant is the toll-free number of our National Legal Office at FKM: 1-800-832-5182.
- www.FKMLaw.com
- www.YourUnionLawyer.com
- Download the FK&M App



Coverage

Free Consultation Benefit

- Includes three one-hour in-office sessions each calendar year concerning any new legal matter or unlimited calls to the firm.



24-Hour Emergency Hotline Benefit

- If the covered member is confronted with a situation that requires immediate legal advice such as arrest, accident, or assault they may call the emergency hotline to talk to an attorney after regular business hours

Free Document Review Benefit

- Review and interpretation by an attorney of documents such as guarantees, warranties, installment purchase agreements, loans, leases, and court papers.

Legal Advocacy Benefit

- Free legal letters on your behalf to resolve legal or consumer disputes before they become lawsuits. These letters are available regarding any covered legal matter.

Estate Planning Package

All the following documents are included for free to all members.

Free Last Will & Testament Benefit

- Last Will and Testament is drafted and executed under the supervision of a Legal Benefits Plan Attorney.
- This document outlines how your assets and property should be dispersed upon your demise.

Sample LSP:



Free Health Care Proxy Benefit

- Health Care Proxy prepared and executed under the supervision of a Legal Services Plan Attorney.
- This is document that allows you to appoint someone to make medical decisions on your behalf if you become unable to do so.



Free Living Will Benefit

- Living Will prepared and executed under the supervision of a Legal Services Plan Attorney.
- This is an advance directive for medical treatment preference and end of life situations when you are unable to communicate your wishes.

Free Durable Power of Attorney Benefit

- A Durable Power of Attorney prepared and executed under the supervision of a Legal Services Plan Attorney.
- A document authorizing someone to act on your behalf to manage your money, property and financial matters.
- This is a vital document to obtain!



Free Minor's Trust Benefit

- A “Minor’s Trust” is a trust that leaves property to a minor, but in the care of a trustee, until the young person reaches a designated age.

Pooled Income Trust Benefit

(No Legal Fee); (Medicaid Home Care, While Preserving Income); (NY Only)

- A pooled trust under Federal and New York statute, allows people with disabilities and older adults seeking long-term care services to protect their income in order to qualify financially or maintain eligibility for government benefits, such as Medicaid.

Will Days, Legal Plan Workshops, & Webinars

- We are prepared to conduct estate planning consultations at Union Headquarters, or via Zoom, designed to motivate and assist members to complete their estate planning documents.

**Request a webinar
for your group:**



Legal Plan Workshops Benefit

- Our seminars are tailored to motivate membership to take advantage of their many legal plan benefits .
- We offer workshops for members preparing to retire, asset protection, and what the legal plan is and how to use it.

Will & Estate Planning Preparation Webinar Benefit

- Members will be given the opportunity to sign up in advance for an appointment via Zoom to meet with an attorney for **FREE**.
- The attorneys are prepared to discuss any questions the members may have regarding their estate planning documents.

Elder Law Benefit

- Elder Law focuses on helping clients navigate the legal aspects of aging including asset preservation.
- Elder Law attorneys can advise on State law and assist in putting a health and estate plan in effect, which can maximize eligibility for coverage of nursing home and home care costs while preserving one's estate and assets.



Guardianship Benefit

- Guardianship may be necessary when minors are entitled to a Will bequest or insurance proceeds.
- Plan attorneys will represent the covered member in formal guardianship proceedings, prepare all petitions and supporting papers, and will appear in court with the party in support of the guardianship, if required.

Patient and Caregiver Advocacy Benefit

- Support and guidance for you and your loved ones in times of uncertainty and during transitions of care.
- Having our healthcare experts work with you and your loved ones and coach you on how to navigate our healthcare system can be instrumental in lowering your stress level.

Veterans Benefit

- We will assist the covered individual with applying for the Veterans Benefit, Aid and Attendance, which provides extra income for a veteran who requires medical care.



Student Loan Reduction Assistance Benefit

- We will help student loan borrowers with the repayment process. Managing their student loans and understanding the repayment options can be confusing and overwhelming, especially when you're getting unclear or conflicting information from your loan servicer.



Identity Theft Benefit

- We will provide advice to covered individuals on the federal laws governing identity theft and will offer covered individuals comprehensive advice on how best to avoid having their identity stolen.
- Victims of identity theft will be offered comprehensive advice and guidance on how best to proceed to reclaim their identity.

Tax Grievance Benefit

- This benefit provides counseling and assistance with filing a Tax Grievance in certain counties in New York State.
- A Property Tax Grievance allows your current assessment to be reviewed by the Assessor to see if a reduction is warranted.



Promissory Note Benefit

- Simple Promissory Note is a written promise to pay a stated sum to a specified person in an agreed upon way

Counseling of Unemancipated* Children Benefit

- Consultation and document review services to your unemancipated child on matters involving legal responsibilities that affect your child when they turn age 18; contract review, lease review and real estate issues, agreements and documents associated with educational institutions (i.e. universities and colleges), loan agreements and other credit matter, and identity theft matter.



Free Annulment Benefit

- Provide coverage for all steps of the legal process in uncontested annulment proceedings



Traffic Matter Benefit

- This benefit provides Legal Representation for the covered member with a consultation in matters concerning any traffic violation and representation in court in all instances where a traffic ticket has been issued in connection with the operation of a motor vehicle.



Small Claims Protection Benefit

- An attorney will provide advice regarding filing and pursuing claims in Small Claims Court, including procedure and evidence preparation for Small Claims Court matters. This benefit shall be limited to advice only.

Special Education Benefit

- The world of special education is complicated, but we can help. Many students require specialized instruction, supports, services, programs or accommodations to ensure equal access to education. We provide advice and consultation on the rights of students with disabilities and their parents.



Reduced Fee Benefit

- Representation is available from the Plan attorneys at the rate of \$285.00 per hour for matters that are specifically covered by the Legal Plan but require payment for contested matters under the terms of the plan.

Criminal Defense Benefit

- Consultation in connection with matters concerning any misdemeanor or felony. This is a reduced fee benefit.



Foreclosure Defense Benefit

Consultation in matters involving problems with a foreclosure in connection with their primary residence and regarding a petition which specifically names the covered member as a respondent. This is a reduced fee benefit.

Driving While Intoxicated Benefit

- (First offense and up to two court appearances) - \$1,050.00



Family Law Benefit



Divorce (uncontested, without marital agreement)...	\$900.00
Divorce (uncontested, with marital agreement)...	\$1,700.00
Separation (Uncontested)...	\$900.00
Modification of Child Support (Preparation of pleadings only)...	\$550.00

Business Structuring Benefit

This benefit focuses on assisting members in the formation of business entities.

LLC Formation...	\$800.00	(Filing and Publication costs are not included)
Corporation Formation...	\$800.00	(Filing costs are not included)
PLLC Formation...	\$1,250.00	(Filing and Publication costs are not included)
PC Formation...	\$950.00	(Filing costs are not included)
Trademark Filing...	\$1,300.00	(Filing costs are not included)
Nonprofit Formation...	\$750.00	(Filing costs are not included; No additional tax services included)



Bankruptcy Benefit

Bankruptcy Chapter 7: \$1,425 - This benefit includes a free consultation.

Bankruptcy Chapter 11: Attorneys will provide analysis and advise on the topic of bankruptcy and chapter 11 or other alternatives at the reduced hourly rate of \$285 per hour.

Bankruptcy Chapter 13: This benefit includes a free consultation and the availability of representation with petition filing at trial or in a court at the reduced hourly rate of \$285 per hour.



Real Estate Benefit

- | | |
|-------------------------------------|----------|
| • Purchase of Primary Residence... | \$850.00 |
| • Sale of Primary Residence... | \$850.00 |
| • Refinance of Primary Residence... | \$275.00 |
| • Transfer of Primary Residence... | \$275.00 |



Preventive Law Guide Benefit

- Our newsletter provides timely information on a variety of consumer issues and is written to inform participants about their rights under the law.
- Designed to inform your membership of the benefits of the legal plan, including hot law-related topics

Stockbroker Arbitration Benefit

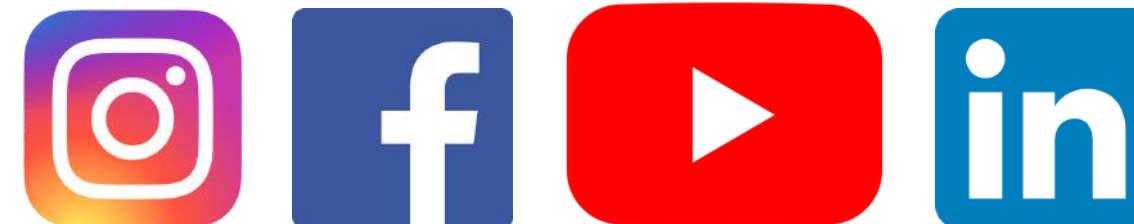
- Elder financial abuse is on the rise and is expected to impact an increasing number of families across America over the next decade.
- Financial abuse cases arising out of Investment Fraud, Investment loss and Financial Adviser Misconduct

Social Media Benefit

- This benefit focuses on assisting union leadership in increasing member benefit engagement.

FKM Social Media Accounts:

- Instagram: @fkmlawfirm
- FaceBook: Feldman, Kramer & Monaco, P.C.
- YouTube: Feldman, Kramer & Monaco, P.C.
- LinkedIn: Feldman, Kramer & Monaco, P.C.



Contingent Fee Matters

Personal Injury Benefit

- Personal Injury cases are handled on a contingency fee basis. That means that the attorney fees are a percentage of the recovery rather than at an hourly rate. If there is no recovery, you don't pay any legal fees. The law sets the percentage of the contingent fees and your plan has offered a reduction of that fee. In the event that the covered member, their spouse or domestic partner, or their dependent is injured in a car accident, slip and fall accident, dog bite, product liability, premises accident, etc.:
 - Twenty percent (20%) reduction of the contingency fee if the case is settled prior to examination before trial.
 - Ten percent (10%) reduction of the contingency fee if the case is settled after an examination before trial or is tried to a conclusion.



Estate Administration Benefit

- Legal Representation in an uncontested probate of a Last Will and Testament or an uncontested estate administration proceeding in the Surrogate's Court in the absence of a Will.
- The benefit allowance is a twenty-five (25%) percent reduction in the percentage contingencies used to calculate the statutory fiduciary commission.

General Exclusions

1. All legal services provided by the Legal Services Plan have been specifically stated and described. Any legal service that has not been so described can be considered excluded from the Legal Services Plan of Benefits.
2. However, in order to guide the member in his utilization of the Legal Services Plan Benefit package, this section lists specifically, but without limitation, particular exclusions of the Plan.
3. Any controversy, dispute or proceeding with or against the employer or the employer's agent or officers including but not limited to claims for workers compensation, disability insurance or unemployment compensation.
4. Any controversy, dispute or proceeding directed against the Union or any of their affiliated bodies, e.g. the benefit plans, or any of the officers, agents or attorneys of the Union or its affiliated bodies or any corporations, organizations or entities with which the Welfare Fund has contractual relationships.
5. Any controversy, action or proceeding in which the Legal Services Plan would be prohibited from defraying the cost of legal services by any provision of law.
6. Any controversy, action or proceeding in which representation on a contingent fee basis is normally and customarily available or where the fee is payable by virtue of statute or by order of Court, unless otherwise stated.
7. Class action or interventions or amicus curiae activities. Two or more parties may not pool or combine their benefits for the purpose of making a claim in which they have a mutual interest.
8. Any matter concerning the payment of income tax including, but not limited to, preparation or filing of income tax returns.
9. The Plan will not pay the claims for services or advice when such activity involves application of the same service or advice previously obtained in connection with the same problem and previously claimed for under the Plan.
10. Appellate matters.
11. Services, fees or expenses in connection with any business venture or other matters in which, for Federal Income Tax purposes, the cost of the legal services would normally constitute a business expense or capital investment.
12. The Plan will not pay court costs and/or filing fees nor will the Plan pay fines or penalties in any amount.
13. Any controversy, action, proceeding or dispute which legal services are available through insurance or through any governmental agency or attorney (Federal, State or Local).
14. Any controversy, dispute or proceeding in which the member retained an attorney or represented himself/herself prior to contacting the Legal Plan.
15. Matters where an eligible participant or his dependent is an adverse party in an action involving another employee or his dependent.
16. Any matter that in the opinion of the attorney is lacking sufficient merit to warrant pursuit.
17. Any matter not specifically provided herein is excluded from coverage.

Organizations FK&M Currently Services...



Organizations that FK&M Currently Services Breakdown

Here is a breakdown of the 300+ organizations that FK&M currently services:

- AAUP at NYIT
- Association of Surrogates & Supreme Court Reporters (ASSCR)
- Amalgamated Transit Union (ATU) Local 282
- Amalgamated Transit Union (ATU) Local 282 Retirees
- Amalgamated Transit Union (ATU) Local 726
- Amalgamated Transit Union (ATU) Local 726 Retirees
- Amalgamated Transit Union (ATU) Local 1056
- Amalgamated Transit Union (ATU) Local 1321
- Amalgamated Transit Union (ATU) Local 1342
- Amalgamated Transit Union (ATU) Local 1342 Retirees
- Citywide Association of Law Assistants of the Civil, Criminal and Family Courts in the City of New York
- Communication Workers of America (CWA) 1103
- Communication Workers of America (CWA) 1141
- Communication Workers of America (CWA) 1181
- Council of School Supervisors & Administrators (CSA-NYC)
- CSEA Local 830
- CSEA Nassau Community College Local 830
- CSEA Nassau University Medical Center (NUMC)
- CSEA Local 830 Fire Marshals
- CSEA Local 830 Nassau County Deputy Sheriffs
- CSEA Local 830 Police Medics
- CSEA Local 830 Probation
- Gates Professional Firefighters Mutual Aid Trust Fund
- Gold Cross (South Nassau, Hannys, St. Lukes, Beth Israel, Mount Sinai Hospital for Special Surgery)
- Heat and Frost Insulators, Local 40 Welfare Fund
- IBEW Local 3
- IBEW Local 25
- IBEW (New York City Electric) Active
- IBEW (New York City Electric) Retiree
- International Brotherhood of Trade Unions, Local 713
- Laborers' Local 435
- Laundry and Dry Cleaning Workers Education & Legal Assistance Workers United
- Legal Shield (Exclusive NYS Provider)
- Legal Staff Association (LSA)
- Long Island Public Service Employees Local 342
- New York Labor Health Care Alliance (NYLHCA) (Exclusive Legal Plan Provider)
- New York State Court Clerks Association (NYSCCA)
- **160+** New York State United Teachers (NYSUT) Groups
- New York City Deputy Sheriffs Association (NYCDSA)
- New York City Municipal Plumbers and Pipefitters Health and Welfare Fund
- Port Authority Detectives Endowment Association
- Port Authority Sergeants Benevolent Association
- Professional Staff Association (PSA)
- Public Employees Federation (PEF)
- School Administrators Association of New York State (SAANYS)
- **130+** SEIU Local 1199 Nursing Home Unions
- Suffolk County Corrections Officers Association (SCCOA)
- Suffolk County Deputy Sheriffs (DSPBA)
- Suffolk County Municipal Employees (SCME)
- Suffolk County Superior Officers Association (SOA)
- Three Village School Administration Association
- Uniform Fire Alarm Dispatchers Benevolent Association (UFADBA)
- Uniformed Sanitation Chiefs Association (USCA)
- Uniformed Sanitation Officers Association, Local 444
- United Association of Steamfitters & Pipefitters, Local 7
- United Teamsters Fund
- United Transit Leadership Organization (UTLO)
- United Union of Roofers, Waterproofers, & Allied Workers, Local 154
- UFT Active
- UFT Retirees
- Yonkers Council of Administrators

NYSUT Groups

- ACNH Professional Staff Association
- Alliance of School Based Health Professionals
- Altmar-Parish Williamstown Faculty Association
- Amagansett Teachers Association
- Amityville Committee of Educational Secretaries (ACES)
- Amityville Secretaries
- Amityville Teachers Association
- Amsterdam Teachers Association
- Ardsley Congress of Teachers
- Babylon Teachers Association
- Baldwin Teachers Association
- Ballston Spa Education Association
- Bay Shore Classroom Teachers Association
- Bayport-Bluepoint Teachers Association
- Beacon Teachers Association
- Bedford Teachers Association
- Bellmore-Merrick United Secondary Teachers (BMUST)
- Bellport Teachers Association
- Bethlehem Central Teachers Association
- Bethpage Congress of Teachers
- Brentwood Teachers Association
- Bridgehampton Teachers Association
- Carle Place Teachers Association
- Carmel Teachers Association
- Cheektowaga Central Teachers Association
- Chittenango Teachers Association
- Commack Teachers Association
- Connetquot Teachers Association
- Cooper Union Org of Part-Timers
- Copenhagen Teachers Association
- Copiague Teachers Association
- Corinth Central Teachers Association
- Cornwall Teachers Association
- Croton Teachers Association
- Culinary Teachers Association
- Culinary Teachers Association
- Deer Park Teachers Association
- Dobbs Ferry Teachers Association
- Dolgeville Teachers Association
- Dover Plains Wingdale Teachers Association
- East Aurora Faculty Association
- East Islip Teachers Association
- East Moriches Teachers Association
- East Syracuse Minoa United Teachers
- Eastern Suffolk BOCES
- Eastport South Manor Teachers Association
- Edgemont Teachers Association
- Edwards-Knox Teachers Association
- Ellenville Teachers Association
- Elwood Teachers Alliance
- Farmingdale Federation of Teachers
- Fayetteville-Manlius Teachers Association
- Franklin-Essex-Hamilton BOCES Teachers Association
- Freeport Teachers Association
- Galway Teachers Association
- Germantown Support Association
- Glen Cove Teachers Association
- Gouverneur Education Association
- Greenburgh CSO
- Greenburgh North Castle United Teachers
- Greenburgh Teachers Federation
- Hadley Luzerne Teachers Association
- Haldane Faculty Association
- Half Hollow Hills Teachers Association
- Hallen Teachers Association
- Hamburg Teachers Association
- Harrison Association of Teachers
- Hartford Faculty Association
- Hauppauge Teachers Association
- Hawthorne Cedar Knolls Federation of Teachers
- Hempstead Classroom Teachers Association
- Hempstead Teaching Assistants Association
- Hicksville Congress of Teachers
- Horseheads Teachers Association
- Huntington Teachers Association
- Ichabod Crane Teachers Association
- Indian River Education Association
- Irvington Faculty Association
- Island Park Faculty Association
- Jefferson-Lewis BOCES Support Staff Association
- Jericho Teachers Association
- Kenmore Teachers Association
- Kings Park Teachers Association
- Kingston Teachers Federation
- La Salle Institute Faculty Association
- Lansingburgh Teachers Association
- Liberty Faculty Association
- Livingston Manor Teachers Association
- Locust Valley School Employees Association
- Lyme Teachers Association
- Lynbrook Teachers Association
- Mahopac Teachers Association
- Malone Federation of Teachers
- Margaretville Teachers Association
- Marion Teachers Association
- Marlboro Faculty Association
- Massapequa Federation of Teachers
- Mattituck-Cutchogue Teachers Association
- Middle Country Teachers Association
- Middle Island Teachers Association
- Middleburgh Central School Teachers Association
- Middletown Educational Clerical Association (MTECA)
- Middletown Nurses Association
- Middletown Office Workers (MTAO)
- Middletown Teachers Association

- Milbrook Teachers Association Benefit Trust Fund
- Miller Place Teachers Association
- Mohanasen Teachers Association
- Mohawk Valley Teachers Association
- Monticello Teachers Association
- Mount Sinai Teachers Association
- Nanuet Teachers Association
- New Paltz United Teachers Benefit Trust
- Niagara Falls Teachers Association
- Niskayuna Teachers Association
- North Babylon Teachers Organization
- North Salem Teachers Association
- North Shore Schools Federated Employees
- North Syracuse Education Association
- Ogdensburg Education Association
- Onteora Non-Teaching Employees Association (ONTEA)
- Onteora Teachers Association
- Orange County BOCES Teachers Association
- Oswego Classroom Teachers Association
- Parishville-Hopkinton Teachers Association
- Patchogue Medford Congress of Teachers
- Pearl River Teachers Association
- Peekskill Faculty Association
- Pine Plains Federation of Educators
- Plainedge Federation of Teachers
- Plainview-Old Bethpage Congress of Teachers
- Pleasantville Valley Aides
- Port Jefferson Station Teachers Association
- Port Jervis Teachers Association
- Poughkeepsie Public Schools Teachers Association (PPSTA)
- Putnam Valley Federation of Teachers
- Red Hook Faculty Association
- Rensselaer Teachers Association
- Rhinebeck Association of Non-Instructional Employees
- Rhinebeck Teachers Association
- Riverhead Central Faculty Association
- Rockland County BOCES Staff Association
- Rockville Centre Office of Staff Association
- Rockville Centre Teachers Association
- Rondout Valley Federation of Teachers
- Roosevelt Teachers Association
- Roslyn Teachers Association Benefit Fund
- Sachem Central Teachers Association
- Saranac Teachers Association
- Saratoga Springs Teachers Association
- Saugerties Educational Support Association
- Saugerties Teachers Association
- Sayville Teachers Association
- Schalmont Teachers Association
- Schodack Central School Faculty Association
- Schoharie Central Employee Association
- Schoharie Teachers Association
- Schuylerville Teachers Association
- Sewanhaka Federation of Teachers
- Shelter Island Faculty Association
- Smithtown Schools Employees Association
- Smithtown Teachers Association
- South Huntington Paraprofessional Association
- South Huntington Teachers Association
- Spackenkill Support Staff Association
- Spackenkill Teachers Association
- Sullivan County BOCES Teachers Association
- Syosset Teachers Association
- Syracuse Teachers Association
- Three Village Teachers Association
- Tri-Valley Teachers Association
- Troy Teachers Association
- Tuckahoe Teachers Association
- UFT Retirees
- UFT Staff
- Ulster BOCES Teachers Organization
- Uniondale Teachers Association
- United Teachers of Harborfields
- United Teachers of Island Trees
- United Teachers of Northport
- United Teachers of Seaford
- Valhalla Teachers Association
- Valley Central Teachers Association
- Wallkill Teachers Association
- Wantagh United Teachers
- Warwick Valley Teachers Association
- Washington Academy Teachers Association
- Watervliet Teachers Association
- Webutuck Teachers Association
- West Babylon Teachers Association
- West Sullivan County BOCES Teachers Association
- Westbury Teachers Association
- Westchester BOCES Teachers Association
- Western Suffolk BOCES Faculty Association
- Whitehall Teachers Association
- William Floyd United Teachers
- Wyandanch Teachers Association

SEIU Local 1199 Nursing Home Unions

- Acadia Center for Nursing and Rehabilitation
- Atrium Center for Rehabilitation and Nursing
- Beach Terrace Care Center
- Beacon Rehab & Nursing Center
- Bedford Center for Nursing & Rehabilitation
- Bezalel Nursing Home
- Bronx Center for Rehabilitation & Health Care
- Bronx Park Rehab & Nursing Center
- Brookhaven Health Care Facility, LLC
- Brookhaven Rehabilitation & Health Care Center
- Brooklyn Center for Rehab
- Brooklyn Queens Nursing Home
- Campbell Hall Nursing Rehab Center
- Carillon Nursing & Rehabilitation Center
- Caton Park Rehabilitation & Nursing Center
- Central Island Health Care
- Citadel Rehab & Nursing Center at Kingsbridge
- Cliffside Rehab & Health Care Center
- Clove Lakes Health Care & Rehab Center
- Cobble Hill Care Center
- Cortlandt Healthcare
- Crown Heights Center for Nursing and Rehabilitation
- Cypress Garden Center
- Daleview Care Center
- Eastchester Health Care Center
- Fairview Nursing Home
- Fieldston Lodge Care Center
- Fordham Nursing and Rehabilitation Center
- Forest Hills Care Center
- Forest View Center for Rehabilitation & Nursing
- Fort Tryon Center for Rehab & Nursing
- Four Seasons Nursing & Rehab Center
- Friedwald Center for Rehabilitation & Nursing
- GlenGariff Healthcare
- Gold Crest Care Center
- Gold Cross (South Nassau, Hannys, St. Lukes, Beth Israel, Mount Sinai Hospital for Special Surgery)
- Golden Gate Rehab & Health Center
- Grandell Nursing and Rehabilitation Center
- Heritage Center for Rehabilitation & Healthcare
- Highfield Gardens Care Center
- Hillside Manor Rehabilitation & Extended Care Center
- Hollis Park Manor Nursing Home
- Horizon Care Center
- Huntington Hills Center
- Kings Harbor Multicare Center for Rehabilitation
- Laconia Nursing Home
- Lawrence Nursing Care Center
- Little Neck Nursing Home
- Long Island Care Center
- Luxor Nursing and Rehabilitation at Mills Pond
- Manhattanville Health Care Center, Inc.
- Mayfair Care Center
- Meadow Park Rehabilitation & Health Care Center
- Meadowbrook Care Center
- MEDCO Enterprises, Inc. No. 6
- MEDCO Enterprises, Inc.
- MEDCO Enterprises, Inc. No. 9
- Medford Multicare Center
- Methodist Home for Nursing and Rehabilitation
- Midway Nursing Home
- Montgomery Nursing and Rehabilitation Center
- Morris Park Nursing Home
- Nassau Extended Care Facility (Nassau Rehab & Nursing Center)
- New Carlton Nursing Home
- New Franklin Rehab & Care Facility
- New Glen Oaks Nursing Home
- New Surfside Nursing Home
- New Vanderbilt Rehabilitation Center
- New York Congregational Nursing Center
- North Westchester Restorative Center
- Northern Manhattan Rehabilitation & Nursing Center
- Northern Metropolitan Residential Healthcare Facility
- Northern Riverview Health Care Center
- Nyack Ridge Rehabilitation and Nursing Center
- Oasis Rehabilitation and Nursing
- Oceanside Care Center
- Oceanview Nursing and Rehabilitation Center
- Oxford Nursing Home, Inc.
- Palm Gardens Center for Nursing & Rehabilitation
- Park Avenue Extended Care Facility
- Park Gardens Rehabilitation and Nursing Center
- Park Nursing Home (Park House Care Center)
- Park Terrace Care Center
- Parkview Care and Rehabilitation Center
- Pelham Parkway Nursing Care
- Promenade Rehabilitation & Health Care Center
- Putnam Nursing & Rehab Center
- Queens-Nassau Nursing Home
- Regency Extended Care Center
- Regeis Care Center
- Rego Park Healthcare
- Resort Nursing Home
- Rockaway Care Center LLC
- Rockville Skilled Nursing & Rehab Center
- San Simeon by the Sound Residential Health Care
- Sands Point Center for Health & Rehabilitation
- Sapphire Center for Rehabilitation
- Sea Crest HCC, LLC
- SEIU Local 1199
- Sheepshead Nursing & Rehabilitation Center
- Shore View Nursing and Rehabilitation Center
- Silver Lake Specialized Care Center
- Sky View Health Care Center
- South Shore Rehabilitation and Nursing Center
- Split Rock Multi-Care Center
- Spring Creek Rehab
- St. James Healthcare Center
- Staten Island Care Center
- Sunharbor Manor
- Sutton Park Center for Nursing & Rehab
- The Chateau at Brooklyn Rehabilitation and Nursing Center
- The Eleanor Nursing Care Center
- The Enclave at Rye Rehabilitation & Nursing Care (Port Chester)
- The Grand Pavilion for Rehabilitation & Nursing at Rockville Centre
- The Grand Rehabilitation & Nursing at South Point
- The Grand Rehabilitation and Nursing at Queens
- The Hamptons Center for Rehab & Nursing
- The New Bridgeview Company LLC
- The New Fulton Commons Care Center
- The Pavilion at Queens for Rehabilitation and Nursing
- The Phoenix Rehab & Nursing Center
- Throgs Neck Exrtended Care Facillity
- Tolstoy Foundation Rehabilitation & Nursing Center
- Townhouse Center for Rehabilitation and Nursing
- Union Plaza Care Center
- University Care Center
- Upper East Side Rehabilitation and Nursing Center
- Verrazano Nursing & Post Acute Center
- Water's Edge Rehab & Nursing Center at Port Jefferson
- Waterview Nursing Care Center
- Westchester Center for Rehabilitation and Nursing
- White Plains Center for Nursing Care
- Williamsbridge Manor Nursing Home
- Windsor Park Rehab & Nursing Center
- Woodcrest Rehabilitation
- Woodmere Rehabilitation & Health Care Center
- Workmen's Circle Multicare Center

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U.S. EDUCATION DEPARTMENT ANNOUNCEMENT!
STUDENT LOAN PAYMENTS RESUMED IN OCTOBER 2023

YOU MAY BE ELIGIBLE FOR FORGIVENESS OR LOWER PAYMENTS!

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THINK ABOUT WHAT THE COST OF NOT PLANNING WILL BE.

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IT'S IMPORTANT TO SET UP AN LLC TO PROTECT YOUR PERSONAL ASSETS!

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HOSTS A WORKSHOP ON NEW YORK LIMITED LIABILITY COMPANIES

DATE
November 17, 2022

TIME
5:15 PM - 6:00 PM

LOCATION
ZOOM

Please be sure to register for this event by using the link provided.

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