

# LEGAL SMART

JANUARY 2022 EDITION

The mission of Legal Resources is to provide superior legal services to our members, enabling them to lead active, healthy and worry-free lives, free of major legal expenses.

This Month's Edition includes:

- > Make the Most of Your Legal Plan
  - > Seminars
  - > Caption Your 2022 Instagram Posts
- and much more!



## TIP OF THE MONTH

### Pack vs. Purge



The annual whirlwind of holiday celebrations has to come to a close. Before you pack away the streamers, tinsel, and lights, double check which festive décor may need to retire. Pieces of sentimental value are certainly worth holding onto, but other gently loved items that no longer fit your holiday vibe make for great donations to your local thrift shop or Salvation Army. Taking stock of your decorations is the perfect way to get organized and extend the season of giving into the New Year.



### #TrendingNow

Broken Gifts?



### Something Different

Caption Your 2022 Instagram Posts!

## Featured Story

### Make the Most of Your Legal Plan

Why not make maximizing your employee benefits one of your New Year's resolutions this year? Many employers provide health insurance, paid time off, and other perks. Yet, year after year, people continue to leave employee benefits on the table.

Basic estate planning is a great way to utilize your group legal plan. Here are three documents you should work on with an attorney, if you don't already have them prepared:

- A will, which outlines exactly what happens with your property after you're gone.
- A durable power of attorney for financial matters to indicate who can make financial decisions on your behalf.
- An advanced health care directive to make sure someone can make medical decisions on your behalf.

# #TrendingNow

## Broken Gifts?

When the holidays have wrapped up and things are starting to wind down and return to normal, you may notice that some of your expensive gifts are faulty or broken.

Relax... you're covered. Legal Resources offers representation against a manufacturer or retailer for defects in merchandise. Contact your Plan Attorney for more details.



# SOMETHING DIFFERENT

## Caption Your 2022 Instagram Posts!

Your Thanksgiving leftovers are finished, you've done all your Christmas gift shopping, and you opened all your presents. So, now all that's left of the holiday season is celebrating your way into 2022. But as you welcome the new year, you may be left wondering how exactly you should celebrate. Maybe you'll come up with a New Year's resolution you can actually keep, or perhaps you'll finally throw that New Year's Eve party you had to cancel last year. However you choose to celebrate the beginning of the new year, make it a memorable one with these funny, inspiring, and pop culture-inspired quotes to keep in the back of your mind or caption your Instagram posts with for the happiest, healthiest year yet.

[Read more...](#)

# 2022

## DID YOU KNOW ?

Legal Resources offers seminars throughout the year on many of life's important topics, including Will Preparation, Real Estate, Legal Wellness, Identity Theft, and more. The New Year is a great time to remind yourself to use your Legal Resources Plan. Whether you're considering buying a house or preparing your will, these seminars provide great tips and insight into the process. Talk to your Human Resources representative about scheduling a seminar with us.

## CYBER CORNER

### New Year, Same Tricks

Didn't love the gift your distant aunt sent you? Well, hackers do. Or at least they love the opportunity to compromise your PII (personal identifiable information) when you head to the post office or mall to make your return. The simplest way to avoid theft is to get your hands on the original sales receipt. This typically allows for a direct refund to your credit card or offering store credit without having to swipe or present your ID. During instances in which your driver's license must be presented or scanned, monitor yourself for a while after. Your personal information is stored in the retailer's system and could be compromised in the event of a data breach.



## Frequently Asked Questions

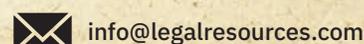
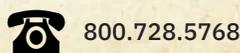


- Q:** I understand that uncontested divorce and uncontested adoption are included in the Legal Plan's fully covered services. What does uncontested mean?
- A:** In short, "uncontested" means not disputed or challenged. In both adoption and divorce situations, uncontested pursuits require both parties to mutually agree to adopt or divorce without any legal disputes.

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We look forward to serving you and your family.



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