

# LEGAL SMART

**AUGUST 2020 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:*

- > Practice Safe Driving This Summer
  - > Virtual Learning, Cooking Challenges
  - > Two-Factor Authentication
- and much more!*



## Inside this issue...

### TIP OF THE MONTH



#### Review Your Benefits Packages

While working remote and navigating the possibility of virtual

schooling, be sure to review your family's insurance coverage. Ensure both medical and dental coverage are effective and up-to-date to avoid any costly co-pays or office fees for routine visits. Car insurance should also be verified in the unlikely event of an accident during your morning commute or college drop-off. As for Legal and Identity Theft coverage, our Member Services team is here to field your questions.



#### #TrendingNow

COVID Cooking  
Challenge



#### Something Different

Back to School  
With a Twist

## Featured Story

### Safe Driving Saves Lives, and Money

Summer is arguably the most dangerous travel season of the year. Highways are laden with bumper-to-bumper traffic, speed traps, and unfortunately, accidents. In 2018, the National Highway Traffic Safety Administration reported over 9,000 automobile crashes in June, July and August. Making smart choices behind the wheel not only keeps you and your traveling companions safe, but can save you thousands of dollars in traffic fees and insurance claims.

The average speeding ticket costs drivers \$150, with less than 5% of citation recipients contesting the charge in court. With Legal Resources, traffic violations are listed under our plan's fully-covered services. In the event of a ticket or accident, we encourage you to consult with your Plan Attorney to discuss appeals and options for court representation.

A few things to remember before you go:

- Speed Limits are laws, not suggestions
- Ensure your registration is up-to-date
- Stock your vehicle with essentials (full list here)
- Service cars before lengthy road trips
- Have your Legal Resources Member Card readily available





# #TrendingNow

## COVID Cooking Challenge

Quarantine inspired budding bakers and experimental chefs to share their tasty (and sometimes out-of-the-box) creations on social media. TikTok has grown increasingly popular for sharing how-to's on microwaveable mug meals ranging from savory omelets and banana bread to creamy mac and cheese. Jenna Bush Hager of TODAY tried a viral avocado hack that keeps the super fruit from browning.

Create your own test kitchen with these recipes:

7 EASY RECIPES

## SOMETHING DIFFERENT

### Back to Zoom: How to Master Mandated Homeschooling

Back to school, or back to Zoom? Several states continue to raise concerns about reopening classrooms, sporting venues, and other learning environments to teachers and students. As hybrid learning progresses further as a possibility for the new academic normal, parents and children alike should prepare for the at-home classroom.

Below are three ways to foster a successful work environment for your student and a happy home life for the rest of the family.

1. Designate a Learning-Only space. This space should be free of distractions and equipped with all necessary learning materials.
2. Utilize free online resources. Go beyond math and science. Encourage music lessons, second language learning, or cultural-awareness courses.
3. Teach independence. Remind children they are equally responsible for completing work at home as they would be in school.
4. Have fun! Recess, gym, and sports are still a part of school after all.

## DID YOU KNOW ?...

The National Oceanic and Atmospheric Administration has predicted an above-normal hurricane season in the Atlantic. Meteorologists claim a 60% chance of increased hurricane activity with storms ranging from category 3 to category 5. NOAA named 12 storms, six of which they believe will develop into windy hurricanes, and three into major natural disasters. A myriad of climate factors contribute to the expected increase in hurricane activity, with the most severe storms occurring in August, September, and October. (source: NOAA.gov)

## CYBER CORNER

What is Two-Factor Authentication (2FA)? 2FA is an added layer of login security. Additional codes and authentications are required upon entering credentials for online accounts such as e-mail and company portals.

How does 2FA work? The two-step login process protects against unwanted visitors, or hackers who have stolen your username and password combinations. 2FA methods include sending an additional login code via SMS, e-mail, or through dedicated authenticator apps.

Which devices are 2FA compatible? Mobile phones, computers, tablets, smartwatches.



## Frequently Asked Questions



**Q:** Several of my subscription services were frozen due to the pandemic, but I have since received bills with months of back-pay. Can an attorney help me negotiate these payments?

**A:** Our Plan Attorneys are well-equipped to assist you with Consumer Relations matters and will walk you through the appropriate steps needed to dispute charges that violate your subscription contract.

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Please contact our Member Services Department with any questions. We look forward to serving you and your family.



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