



Bob Heston,
President and CEO
of Club Partner
Legal Access Plans

You Can Afford Legal Services

■ Focusing on great service, the Club offers its important legal services benefit to serve Club Members. Here, *Alive!* interviews Bob Heston, President and CEO of Club Partner Legal Access Plans.

Photos by *Alive!* staff

CLUB HEADQUARTERS — The Club wants you to have access to quality legal services. Affordably.

So it is offering its legal services benefit with quality provider Legal Access Plans. Here, *Alive!* talks to President and CEO Bob Heston about why such a plan is good for you, and how his company emphasizes great service.

Alive! Would you tell our readers about Legal Access Plans?

Bob Heston: Sure. Legal Access Plans is a 35-year-old company specializing in nothing but legal plans and then helping with services related to people's legal problems. We're a strictly group company. We have retirees. We have newborns. We have dependents. Essentially, we specialize in helping working Americans handle their legal problems and help them get help so that they can return to work profitably and productively and so that they can return to their families, keep their family assets and protect them.

Alive! How did you begin?

Bob Heston: We began as a Southern California-based company in 1971, and we were located in Los Angeles. [The company is now in Houston, Tex.] People were having a really hard time accessing lawyers back then and it's carried over today, 35 years later. People still don't know the right lawyer to call. They don't get matched up with a good attorney, and we try to give them an ease in accessing attorneys while making sure it's affordable. People are very afraid to use the lawyers, and so one of Legal Access' cornerstones is trying to get them good quality, affordable legal advice where they might not otherwise know where to turn.

Alive! Can you tell us about your background and your relationship with Legal Access Plans?

Bob Heston: Sure. I've been with Legal Access Plans for 25 years. I started out as a consultation call center lawyer. That's when I was hired. I was basically a year or two out of law school, working for one of the largest law firms in the United States. I saw the potential of this business at the same time that I realized that people weren't using attorneys in the right way. We had five lawyers with us when I got there and one or two clients and we felt we could grow this into one that served people in terms of selecting the right attorney.

THE CLUB PLAN

Alive! What is the plan that is being offered with the City Employees Club of Los Angeles?

Bob Heston: The City Employees Club has

probably one of our most comprehensive legal plans. It's called the Family Legal Protection Plan. It's focused on family. It has all the benefits that members need for their spouses, for their dependents. Also, there is an extension in there for anyone who's taking care of their elder parents.

And again there are a number of benefits that cover common reasons why people use legal plans, and we try to price them at special rates. We try to give people immediate and no-cost access to attorneys or at least to get some consultations so they can see exactly where to go and what to do and see what their options really are. Ninety-two percent of the people use the plan for the consultation and guidance and strategy session and don't really need a lot of the other attorney services and don't really need to spend a lot of money, so that's what we feel very good about.

Alive! How does Legal Access Plans focus on helping families?

Bob Heston: Legal Access wants to combine two aspects of this service. It wants to improve the way lawyers actually render the service to working families and it wants to continue to improve the access that working families have to lawyers. We try on every call to match the right attorney to the client need, so it's not just any attorney, but the right attorney.

Notoriously, lawyers have not been service oriented. They've been a little aloof. Some regard themselves as being in an ivory tower. Some regard them as being on the phone while they're talking to you in interviews, and if anybody's ever hired an attorney they may very well have had that experience. Legal Access wants to find that right attorney who understands that they've got to give each person the full attention that that person needs. They've got to appreciate the severity and complexity of the legal problem and, most of all, they've got to appreciate how working families don't understand what to do and are fearful. They are afraid of losing their houses, their cars, their jobs, their families and everything that they've worked really hard for.

A STRONG COMPANY

Alive! How many employees work for Legal Access?

Bob Heston: We have just reached 50. I think in fact we have 51 employees working for us now. When I started with them they had three employees and we have grown steadily over the years.

Alive! What other companies do you work with?

Bob Heston: They range from Fortune 100 companies like Xerox and Litton, to a large number of Fortune 500 clients like Baker Hughes. We represent a portion of Boeing, Lockheed and Hospital Corporation of America, and a number of public entities, like state and local governments. We represent school districts. We represent a number of EAP programs with clients like Horizon Behavioral Health, Life Care and Workplace

Options. Through them we represent the Internal Revenue Service, the Justice Department, Coca-Cola, Delta Airlines, American Airlines and United Airlines. So we have a number of very, very, very large corporations, but we also represent small groups, too.

Alive! Is there a negative stereotype about what the legal services industry is all about?

Bob Heston: There has been for a long time. It stems from the negative impression and the overall negative ideas about what lawyers can do to you. The good thing about the legal plan industry is that, if you have the right legal plan company, you're basically getting service-oriented lawyers who can help reverse that trend. They'll tell you exactly what to expect, whether it's good news and bad news.

We can't do anything about how many laws there are, and most lawyers feel the same way. But we can bring good-quality lawyers. We can analyze the lawyers. We can survey the lawyers. We can blind test the lawyers. We can figure out which ones have good service records so that they can help people.

Lawyers can be extraordinarily helpful. We just created this brand-new plan. It's called the Asset Protection Package. Your members will have access to it sometime in the fall. It teaches you how to use lawyers to create certain documents that yes, they may cost a little bit of money here and there but they can save thousands and even tens of thousands of dollars in terms of keeping your house when it otherwise could be foreclosed on or keeping your car, or all of these types of things that affect people.

GOOD ANYWHERE IN THE U.S.

Alive! The Club's members are active and retired City Employees of the City of Los Angeles, and they live throughout the nation from Hawaii, Nevada, Arizona, Texas, and many other states. Would they have access to the services you provide?

Bob Heston: Absolutely. Legal Access has a nationwide network of attorneys. Worldwide, too, everywhere there is a system similar to an American legal system. Canada, Mexico, Australia, parts of Europe, and Argentina and India are places where we have not only lawyers but actually certain law firms set up to help people get services. As a result, if they need an attorney in Texas and they live in Los Angeles and they have a mother-in-law who they're taking care of who lives in Massachusetts, they'll be able to get an attorney in Los Angeles and in Texas and in Massachusetts. Wherever they live, wherever they have a legal problem, wherever they own property, they'll be able to get legal assistance in that area to help them.

WHAT TO EXPECT

Alive! What should Club Members expect when they join the plan?

Bob Heston: They should expect to have a plan that gives them a place to call whenever they have a legal question, issue or problem. It doesn't have to be major, but we want them to feel like they can call us at the slightest drop of a hat on a legal problem because we want to help them prevent legal problems.

You call in to us, and we talk to you about your problem. You're going to get assigned a personal assistant specialist. That person is a non-lawyer, but they're going to stay with you through your entire legal matter to help you if you have any questions or issues or anything about the way the attorney's working with you. That person will be there to help you. We'll match you. We'll figure out what you need. We'll match you with the right attorney in the network available and then we'll give you the choice of whether to go see that attorney in person or to call the attorney. You're under no obligation to retain that attorney if you have a problem with that attorney or there is a personality issue. Every once in a while someone just doesn't click with their attorney.



Mark Torrison, First Vice-President of Sales, Legal Access Plans.

Legal Access
Plans, L.L.C.
For Service, Value & Security

GOOD LAWYERS

Alive! Do you have requirements of the attorneys who are aligned with you?

Bob Heston: Yes. We're very careful about the attorneys who we select, and most of the attorneys whom Legal Access has have not been members of another legal plan. That's a requirement of ours. We are looking for an entirely different type of attorney than may be in other legal plans. We're not looking for attorneys who do a lot of advertising. We're looking for established lawyers with at least ten years of experience. We make them sign a credential form under penalty of perjury that says they don't have any disciplinary issues and they haven't had any, and they don't have malpractice judgments against them. We're looking that they conduct their businesses in a very service-oriented manner, in a way in which you'll be able to tell that they have integrity.

Alive! Thank you very much.

Bob Heston: Sure. Thank you.

Contact the Club for more information at 800-464-0452 or cityemployeesclub.com.



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Some of the good folks at Legal Access Plans to serve you, from left: Kevin Buske, Puja Chopra, Michelle Tran, Henok Asmeron, Beena Sharma, Yanh Nguyen, Melissa Vera, Shannan D'Onofrio, Michael Otegbola, Melony Barran, Andrea Kight, Nihcole Smokoff and Theodore Belzario.

Access to an Attorney for **\$12** a Month

■ Here are the details of the Club's legal services benefit plan.

CLUB HEADQUARTERS — Unresolved personal legal issues can cost you hundreds, even thousands of dollars. Now getting fast, sound legal advice is easy and affordable through the Club.

Why do I need a legal plan to protect my family?

92 percent of legal matters are resolved in the initial consultation. Early, effective legal assistance can defuse many issues altogether, and resolve others well before the lawsuit stage.

How does it work?

A legal plan works like a health plan: it protects you from life's legal injuries. As a member, you, your spouse, and your dependents under 23 living in your home or attending school receive:

- Free telephone consultations with an attorney on each new legal matter (\$750 value per matter)
- Free simple will or living will (\$1,000 value).
- One attorney call or letter per matter to anyone with whom you're having a legitimate legal dispute (\$500 to \$750 value).
- Legal document review, up to six pages each (up to \$750 value)
- Small Claims Court advice and assistance (up to \$250 value)

How much does it cost?

Membership is only \$12 a month. Payments can be made via payroll deduction. If for any reason you wish to cancel within the first 30 days, you'll receive a full refund.

What if my problem is more complex?

Most legal problems can be resolved by phone or mail. If yours requires further action, you'll be connected with a provider in the Family Legal Protection Plan network of independent, experienced and established attorneys from firms in your community.

Should you need services over and above your membership privileges, you'll receive a 25 percent discount (or up to 40 percent discount on contingency fees) on the customary hourly fees from attorneys in the network.

Not just an attorney. The right attorney. We carefully screen attorneys on a number of criteria, including expertise, experience in your legal matter, courthouse, and convenience to your location.

Who stands behind the Family Legal Protection Plan?

One of the oldest and largest legal service companies in the United States. Legal Access Plans, LLC has been serving members for three decades. The company handles almost 150,000 first-time system users a year, and has saved members millions in legal fees.

What kinds of legal issues does my membership cover?

The list includes personal issues (accidents, injury, tickets, bankruptcy, civil rights, product dissatisfaction, misdemeanors, felonies and discrimination); home-related matters (evictions, seller misrepresentation, rental disputes, property rights, repair problems); legal documents (wills, trusts, bill of sale, affidavits, contract samples); auto-related issues (warranty problems, lease review, repossession, repair disputes); and family matters (adoption, elder law, divorce, separation, restraining orders, child custody, child and spousal support).

What are the benefits?

Family Legal Protection Plan Benefits*

Preventative Legal Services

- Unlimited free initial half-hour consultations by phone, in person, or online where available
- Legal coverage for the entire family, including all dependents under the age of 23 living at home or away at school, and the parents of both you and your spouse
- Simple wills for all covered members
- Legal document review
- Dispute resolution— phone calls and letters

- Lawsuit/litigation procedural guide
- Guaranteed 25 percent discount on Plan Attorneys' hourly rates when legal representation is needed.
- Small claims court preparation with attorney by phone
- Access to Full Service Online Resource Center and extensive libraries

Exclusive flat fee services:

- Traffic Tickets: \$89
- Bankruptcy Chapter 7: \$250
- Name Change: \$155
- Will With Minor Trust: \$170
- Non-Support (spouse/child): \$239
- Divorce (simple): \$210
- Corporation (regular): \$239
- Non-Commercial Real Estate: \$175

**This is a summary only. Please see plan booklet for a complete description of all benefits. Complete benefits and limitations are contained in the written policy and certificate issued by Combined Specialty Insurance Company. This coverage does not include any dispute against your employer or the City Employees Club of Los Angeles. For more information, contact your City Employees Club counselor at (800) 464-0452.*

Are there additional services?

Yes. Here are optional plan enhancements:

Identity Theft Services: \$8.98 per month

- Toll-free access to a trained counselor who can help you prevent identity theft and act as an advocate if you're victimized.
- Attorney drafting of legal affidavits and review of documents and letters to establish theft, avoid litigation or debt collection and protect your financial standing

Immigration Services: \$4.96 per month

- Access to consultations by local immigration attorneys at guaranteed rates:
- Review of immigrant adoption paperwork
- Preparation of immigration and visa applications
- Representation at INS hearing/dispute



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