


DATE: OCTOBER 2025  
TO: RI COUNCIL 94 MEMBERS  
FROM: MICHAEL B. MCDONALD, PRESIDENT   
RE: LEGAL PROTECTION PROGRAM

We live in a suing society. In fact, Rhode Island is considered to be one of the most litigious states in the country. This means the likelihood that you will someday unexpectedly need an attorney is high. Here in Rhode Island, the average rate of an attorney is about \$250 per hour. At this rate, even a small legal issue can be financially difficult.

Since 1993, RI Council 94 has offered a legal protection plan to help you deal with the high cost of legal assistance. This plan will give you peace of mind knowing that you can contact an attorney for a matter as simple as advice or as complex as a major lawsuit and not suffer the high expense all for about \$10 per month. There is even a new entry-level plan for about \$7 per month.

Currently all state employees are offered a similar legal protection plan as part of their benefits package. Although it is a different kind of group legal plan, you should know that Council 94 did an extensive comparison of the two plans and found the American Legal Services (ALSI) plan to be the better choice. An ALSI membership has fewer restrictions, more areas of law are included, and more attorneys are participating. Although this is a different type of legal care program, the price is about the same as what you are currently paying. If you would like more information about the differences between the two plans, simply contact American Legal Services.

If this seems like something that would be of interest to you, continue to read the enclosed information. If you wish to enroll or if you have any questions, please visit their website at [www.webalsi.com](http://www.webalsi.com) or call:

American Legal Services at (401) 944-7400.

**There is an open enrollment period from now until November 26, 2025.**  
(No applications will be accepted after this date.)

Please see reverse side for plan pricing information.



PLAN COMPARISON

Areas of Law \*Basic Complete

Phone Consultations	✓	✓★
Office Consultations	✓	✓★
Legal Letters & Calls	✓	✓★
Document Reviews	✓	✓★
Traffic Violations	✓	✓
Wills & Trusts	✓	✓
Divorce	✓	✓
Personal Injury	✓	✓
Landlord / Tenant	✓	✓
Evictions	✓	✓
Job Issues		✓
Bankruptcy		✓
Short Sales		✓
Probate		✓
Child Support		✓
DUI / DWI		✓
Accidents		✓
Civil & Criminal Suits		✓
Real Estate Purchase		✓
Loan Modification		✓
Additional Areas of Law		✓
Key Conditions		
Unlimited Occurrences		✓
Higher Time Limits		✓
Defendant or Plaintiff		✓

★ = Unlimited Use

\*Available to new applicants only.

PRICING

Billing

Rates are listed below. You may choose direct billing to receive a bill in the mail or to have payments automatically charged to a debit/credit card.

\*Basic Plan

(Basic Plan available to new applicants only.)

	Individual	Family
Quarterly	\$23.00	\$26.40
Semi-Annually	\$42.98	\$49.73
Annually	\$85.95	\$99.45

Complete Plan

	Individual	Family
**Monthly	\$11.30	\$13.60
Quarterly	\$33.86	\$40.73
Semi-Annually	\$63.95	\$77.45
Annually	\$127.90	\$154.90

\*\*Monthly payments are only available when paying automatically with a debit/credit card and a waiting period before use may be applicable.



To enroll, call ALSI at:

401.944.7400

or visit

[www.webalsi.com](http://www.webalsi.com)

Open enrollment ends  
November 26, 2025