



Legal Insurance from ARAG



What does legal insurance cover?

An UltimateAdvisor legal insurance plan from ARAG® **covers a wide range of legal needs** like the examples shown below — and many more — to help you address life's legal situations.

Consumer Protection

- ✓ Auto repair
- ✓ Buy or sell a car
- ✓ Consumer fraud
- ✓ Consumer protection for goods or services
- ✓ Home improvement
- ✓ Personal property disputes

Criminal Matters

- ✓ Criminal misdemeanor
- ✓ Juvenile
- ✓ Parental responsibility

Debt-Related Matters

- ✓ Debt collection
- ✓ Garnishments
- ✓ Personal bankruptcy
- ✓ Student loan debt

Driving Matters

- ✓ License suspension/revocation
- ✓ License restoration
- ✓ Traffic tickets

Government Benefit Disputes

- ✓ Medicare/Medicaid
- ✓ Social Security
- ✓ Veterans

General Coverages

- ✓ Immigration assistance
- ✓ In-office (4 hours per year)

Family

- ✓ Adoption
- ✓ Alimony
- ✓ Child support
- ✓ Child custody/visitation
- ✓ Elder law
- ✓ Guardianship/conservatorship
- ✓ Name change
- ✓ Insanity/infirmity
- ✓ Divorce
- ✓ School administrative hearings

Real Estate & Home Ownership

- ✓ Buying a home
- ✓ Deeds
- ✓ Foreclosure
- ✓ Contractor issues
- ✓ Building codes
- ✓ Easements
- ✓ Mechanic's lien
- ✓ Zoning/variances
- ✓ Home equity loan
- ✓ Promissory notes
- ✓ Refinancing
- ✓ Selling a home

Tax Issues

- ✓ IRS tax audit
- ✓ IRS tax collection

Wills & Estate Planning

- ✓ Codicil
- ✓ Powers of attorney
- ✓ Living Wills
- ✓ Wills

What does it cost?

UltimateAdvisor®
\$13.60 monthly



What is legal insurance?

Legal coverage isn't just for the serious issues, it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills, transferring property, or buying a home.



More details, please! See the complete list of what your plan covers at:

ARAGlegal.com/myinfo Employee Access Code: **10287mds** Retiree Access Code: **10287ret**

Let's Talk! Call ARAG at 800-360-5567



Why should you get legal insurance?



Work with a network attorney and attorney fees are **100% paid-in-full** for most covered matters.



Save an average of **\$2,065** per legal matter.*



Access more than **14,000 attorneys** within ARAG's network with an average of 20 years of experience.



Address your covered legal situations with a network attorney who is only a **phone call away for legal help and representation.**



Use DIY Docs® to create any of **350+ legally valid documents**, including state-specific templates.

How does legal insurance work?

- 1 **Call 800-360-5567** when you have a legal matter.
- 2 **Customer Care will walk you through your options** and help you get connected to an attorney in the network.
- 3 **Meet with your network attorney** over the phone or in person to begin resolving your legal issue.

Reviews from plan members

"ARAG gives me the right protection and makes me feel at ease when a legal situation that I have to solve arrives. I made the right decision joining ARAG a few years ago and will keep this plan protection for many years to come."

- Clara Miami, FL



What are your legal risks?

Take a quick quiz to find out — scan this code on your phone.



Caregiving Services

Now you'll have a place to turn when you want to address a legal need for a parent or grandparent.

Consult with a network attorney about elder law matters such as Medicare eligibility, estate planning and consumer protection, as well as receive assistance from eldercare advocates.

See What a Network Attorney Can Do for You

Whenever you face legal needs throughout life, your ARAG legal coverage is there for you. Visit with a network attorney who will:

- ✓ Review or prepare documents.
- ✓ Make follow-up calls or write letters on your behalf.
- ✓ Advise you on legal issues.
- ✓ Represent you — including if you go to court.

* Average cost to employee without legal insurance is based on the average number of attorney hours for claims incurred in 2016 or 2017 and paid by December 31, 2018, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.

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