

Commonly Asked Questions About ARAG Legal Insurance



Q: How to Use Legal Benefits

A: You can use your ARAG® legal plan as soon as you need to, with NO waiting periods, in the following ways:

Legal Advice and Consultation: Insured employees can call ARAG Customer Care at 800-360-5567, Monday – Friday, 8 a.m. – 8 p.m., ET. A specialist can help you get connected to a network attorney.

Legal Representation Services – Network Attorney: Contact the network attorney of your choice and identify yourself as an insured M-DCPS employee and ARAG member. Network attorney fees are 100% paid in full for most covered legal matters. You are responsible for any filing fees, court costs and miscellaneous costs, such as photocopying.

Legal Representation Services – Non-Network Attorney/Indemnity Coverage: You may choose to use an attorney not in the network and be reimbursed by ARAG up to schedule maximums by submitting a claim form and your attorney’s billing statement directly to ARAG. Claim forms can be obtained by calling the ARAG Customer Care Center at 800-360-5567, Monday – Friday, 8 a.m. – 8 p.m., ET or by logging in as a member at [ARAGLegalCenter.com](https://www.araglegalcenter.com) and clicking on the “Find an Attorney” tab and the “Non-Network Attorney Claim Form” link.

Q: How much does the legal insurance plan cost?

A: The plan is available for only \$13.60 per month.

Q: What if a network attorney is not located near my home?

A: ARAG guarantees you the opportunity to receive in-network coverage. If there are no network attorneys located within 30 miles of your home or office ZIP code, simply call toll-free at 800-360-5567, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern time, and ask to speak with a Customer Care Specialist. He or she will arrange for you to receive covered legal services.

Q: Who does the plan cover?

A: As a plan member, your spouse /domestic partner is covered. In addition, your children — until the end of the month when they reach age 26 if married or unmarried — are covered. Disabled dependents may continue coverage beyond age 26.

Q: If I elect not to enroll during the open enrollment period, can I re-enroll at a later time?

A: Yes, but you must wait until the next annual open enrollment or you may change your status based on a qualifying life event.

Q: If I leave my employer, can I continue legal coverage?

A: Yes, you can enroll in our conversion plan. It’s similar to your current plan — you’ll just arrange to pay premiums to ARAG directly for coverage.

Q: What if I am already involved in a legal matter when I sign up for the legal plan?

A: Any legal matter that occurs or is initiated before your plan effective date will be considered pre-existing and no coverage will apply. However, if your matter is considered pre-existing, as long as it is not listed under the "Exclusions" in the plan, and you have not hired an attorney, you are able to receive advice from a network attorney under the Telephone Legal Access Services benefit as well as receive Reduced Fee Legal Services of at least 25 percent off the network attorney's normal hourly rate.

Q: How does the legal coverage benefit affect taxes?

A: According to IRS rules, the legal plan is not qualified to be included in the FlexPlan as a tax-free benefit. If you select legal coverage, your premium is deducted on an after-tax basis (POST-TAX).

Q: If I had the coverage as an active employee and choose to continue it as a retiree, do I retain the same ARAG member ID number?

A: Yes, both your plan and your 12-digit ARAG member ID number will remain the same.

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne® Mutual Insurance Company West Des Moines, Iowa or GuideOne Specialty Mutual Insurance Company of West Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call our toll-free number.