ARAG LEGAL

A Payroll Deductible, Post-tax Benefit



Affordable Legal Protection with Access to Network Attorneys

We're excited to provide you with valuable legal protection from ARAG®. It's affordable legal counsel for everyday life matters – like a dispute with a contractor, buying or selling a home or the need for estate planning. The plan provides you with the peace of mind knowing that attorney fees for most covered legal matters are 100% paid in full when you work with a network attorney. That means you'll avoid paying high-cost attorney fees, which currently average $368 an hour.*

Resolve Your Legal Issues with a Network Attorney by Your Side

When a life event turns into a legal issue, ARAG will be there for you, backed by a nationwide network of knowledgeable attorneys who average more than 20 years of experience. They can review or prepare documents, make follow-up calls or write letters on your behalf, provide legal advice and consultation and represent you, even in court, if necessary. Rely on legal help and protection with a wide range of covered services. For additional details regarding your plan's specifically-covered services, visit **ARAGLegal.com/myinfo** and enter **Access Code 18387wv** to learn more about what these plans offer, research specific legal topics and more.

Pre-existing Legal Matters

For any legal matters not covered and not excluded, you may be eligible to receive a minimum 25% reduced fee off a network attorney's normal rates.

Visit ARAGlegal.com/myinfo and enter Access Code 18387wv to learn more about your legal benefit!

See the plan options on the following page.

Your Post-Tax Group Legal Rates

UltimateAdvisor®	10-PAY	12-PAY	18-PAY	20-PAY	21-PAY	22-PAY	24-PAY	26-PAY
Employee & Family	$11.40	$9.50	$6.33	$5.70	$5.43	$5.18	$4.75	$4.38
UltimateAdvisor Plus ™	**10-PAY**	**12-PAY**	**18-PAY**	**20-PAY**	**21-PAY**	**22-PAY**	**24-PAY**	**26-PAY**
Employee & Family	$16.68	$13.90	$9.27	$8.34	$7.94	$7.58	$6.95	$6.42

If there is any discrepancy between the plan details in this benefits guide and the official plan documents, the language in the official plan documents shall prevail as accurate.

Compare Your Legal Plan Options from ARAG®

Plan Options	Ultimate Advisor®	Ultimate AdvisorPlus™
Consumer Protection		
Auto Repairs, Buy/Sell a Car, Consumer Fraud, Contractors and More	●	●
Insurance Disputes	●	●
Estate Planning		
Wills and Powers of Attorney	●	●
Revocable Living Trusts		●
Irrevocable Living Trusts		●
Estate Administration & Closing (9 Hours)	●	●
Family		
Adoption	●	●
Alimony/Child Custody/Visitation/Child Support (8 Hours)		●
Initial Child Custody/Child Support Agreements (8 Hours)		●
Contested Divorce (30 Hours)	●	●
Uncontested Divorce	●	●
Domestic Violence Protection	●	●
Restraining/Protective Order	●	●
Elder Law - Member Support	●	●
Guardianship/Conservatorship	●	●
Mental Incompetency or Infirmity	●	●
Name Change	●	●
Prenuptial Agreements	●	●
School Administrative Hearings	●	●
Real Estate — Primary and Secondary Residence		
Building Codes — Primary Residence	●	●
Building Codes — Secondary Residence		●
Buy/Sell — Primary Residence	●	●
Buy/Sell — Secondary Residence		●
Easements — Primary Residence	●	●
Easements — Secondary Residence		●
Foreclosure — Primary Residence	●	●
Foreclosure — Secondary Residence		●
Home Equity Loan — Primary Residence	●	●
Home Equity Loan — Secondary Residence		●
Neighbor Disputes — Primary Residence	●	●
Neighbor Disputes — Secondary Residence		●
Real Estate Disputes — Primary Residence	●	●
Real Estate Disputes — Secondary Residence		●
Refinance — Primary Residence	●	●
Refinance — Secondary Residence		●
Zoning and Variances — Primary Residence	●	●
Zoning and Variances — Secondary Residence		●
Traffic and Vehicle		
Driving Privilege Protection	●	●
Driving Privilege Restoration	●	●
Minor Traffic (Excluding DWI)	●	●

Plan Options	Ultimate Advisor®	Ultimate AdvisorPlus™
Services for Tenants		
Disputes with a Landlord — Contracts, Lease, Eviction, Deposits	●	●
Financial Services		
Financial Education and Counseling Services		●
Immigration		
Immigration Services	●	●
Government Benefits		
Social Security/Veterans/Medicare	●	●
Identity Theft		
Identity Theft Services	●	●
Full-Service Identity Restoration		●
$1 Million Theft Insurance[1]		●
Single-Bureau Credit Monitoring		●
Internet Surveillance		●
Change of Address Monitoring		●
Child Identity Monitoring		●
Lost Wallet Services		●
Taxes		
Tax Services		●
IRS Audit Protection	●	●
IRS Collection Defense	●	●
State and Local Tax Audit	●	●
State and Local Tax Collection Defense	●	●
Property Tax — Primary Residence	●	●
Property Tax — Secondary Residence		●
Debt		
Bankruptcy	●	●
Defense of Debt Collection	●	●
Defense of Garnishment	●	●
Mechanic's Lien	●	●
Student Loan Debt Collection	●	●
Services for Parents/Grandparents		
Annual Legal Checkup, Advice and Caregiving Services		●
Criminal		
Criminal Misdemeanor Defense	●	●
Habeas Corpus	●	●
Parental Responsibilities	●	●
Juvenile Court	●	●
Civil Damage Defense		
Libel/Slander, Pet-Related Matters and More	●	●
General Coverages		
Credit Record Correction	●	●
Small Claims Court	●	●
Miscellaneous Services (8 Hours per Year)		●
Document Preparation and Review	●	●
Personal Property Protection	●	●

ARAG
Legal Insurance

800-247-4184

ARAGlegal.com/plans, access code 18387wv

You may be eligible to receive a minimum 25% reduced fee off a network attorney's normal rate for any other non-covered and non-excluded issues.

[1]The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please see the plan summary document for details.
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. 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, contact us.

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