

LEGAL INSURANCE

Legal Insurance

Benefit-eligible employees have the opportunity to enroll in the Legal Insurance plan. Legal Insurance connects employees and their family members with attorneys who will help them resolve legal issues. You can choose between two levels of legal protection:

The **UltimateAdvisor® Plan** is a comprehensive plan that provides a full range of legal services and protection. Benefits include legal representation — over the phone or face-to-face — telephone legal advice and consultation, reduced fee services, online legal tools and resources, identity theft services, immigration assistance, and financial education and counseling services. Attorney fees for most covered matters are 100% paid-in-full when you work with a Network Attorney. Please refer to the UltimateAdvisor Plan Document for a complete list of covered services. You will have coverage for legal services such as standard and complex wills, divorce, contested and uncontested guardianship, consumer protection, property transfers, property protection, name changes, and much more. Please note that pre-existing condition exclusions may apply. See legal plan for limitations and exclusions.

The **LawPhone Plan** provides affordable basic legal coverage. Members receive toll-free telephone access to an attorney within the ARAG attorney network for their legal questions. Attorneys help members understand how the law relates to their personal legal questions, which actions may be taken, and how to proceed. Coverage also includes simple Will Preparation, review of short legal documents, and assistance with small claims and debt collection — all via toll-free telephone access to an attorney.

New enrollees in either legal plan will receive a welcome kit with ID cards and a member guide.

For more information about the plans, please contact ARAG at 1-800-247-4184 between 8 a.m. and 8 p.m. EST, Monday through Friday, or visit ARAGLegalCenter.com (use code 11307gps).

Legal Monthly Payroll Deductions		
	LawPhone Plan	UltimateAdvisor
Single Premium	\$6.90	\$17.20
Family Premium		\$22.12



The ARAG attorney network can help if you...

- Family law
- Need credit monitoring
- Need steps you can take to protect yourself from identity theft
- Need lost wallet services
- Have a dispute with a landlord
- Need to change your legal name
- Want to adopt a child
- Lose your driver's license due to a traffic violation which directly caused your license to be suspended or revoked
- Want to buy or sell a house
- Want to have a will prepared
- Need to resolve a dispute with a contractor
- Assume guardianship of your grandchild
- Need to file bankruptcy
- Have an issue with a manufacturer not honoring a warranty
- Get a divorce
- Have child support or custody matters
- And more