

A photograph of a man and a woman smiling and embracing each other. The man is on the left, wearing a white t-shirt and glasses, with his arms around the woman. The woman is on the right, wearing a blue denim shirt and glasses, with her arms around the man. They are both looking towards the right and smiling broadly. The background is a blurred indoor setting, possibly a living room.

All About ARAG® Legal Insurance

Hannah Soma

Regional Client Manager



Agenda



Legal Insurance

1 Why Legal Insurance?

2 How Does It Work?

3 Contact Us

How Legal Insurance Can Help



Legal Insurance

There's a little bit of legal in everything – and ARAG legal insurance makes sure you're prepared for it.



Prepared for the good times:

- ✓ Adding your newborn to your will,
- ✓ Buying the house of your dreams or
- ✓ Putting your hard-earned savings into a trust.



Prepared for the bad times:

- ✓ When your kid makes a mistake,
- ✓ The cops catch you speeding or
- ✓ True love doesn't work out.



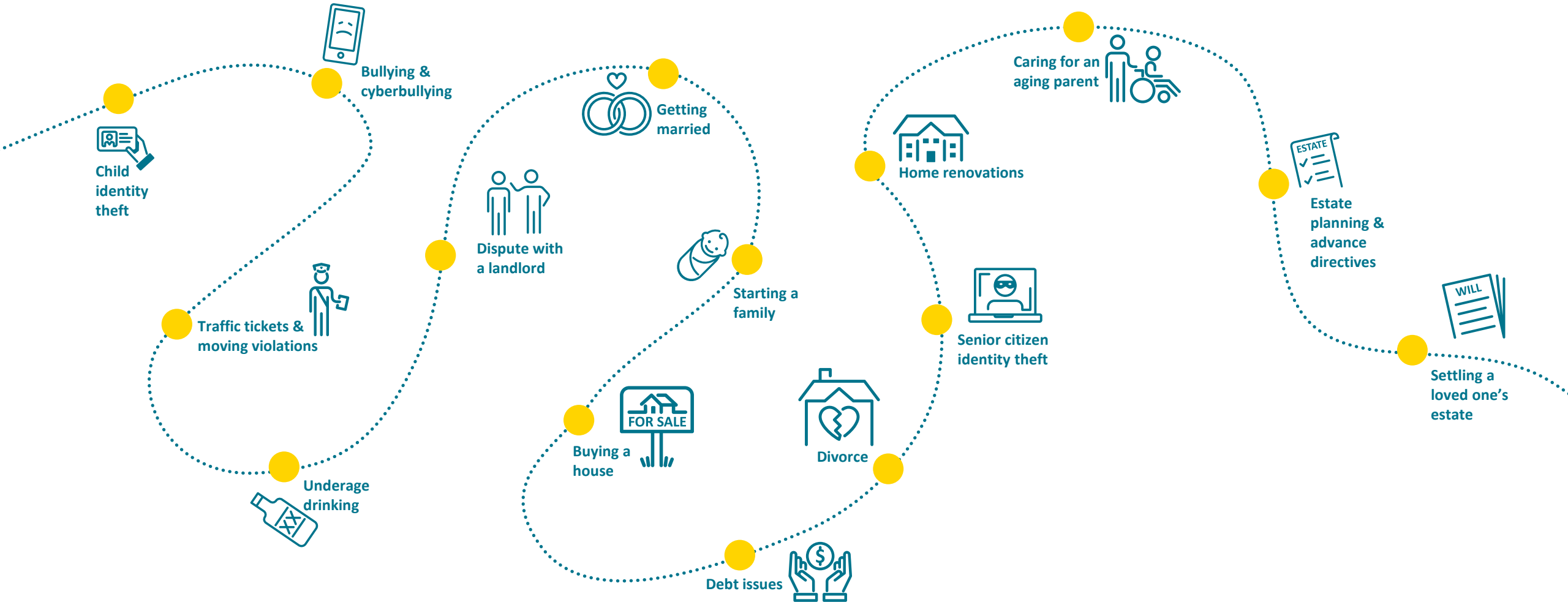
ARAG is here for all of it, to help you navigate the legal issues and save on attorney fees.

Why Legal Insurance

Legal issues don't discriminate by age, income, gender or marital status.



Legal Insurance



Navigating Legal Issues Can Be Costly



Legal Insurance

Members can save thousands on attorney fees!

| Legal Issue | Average Attorney Fees Without a Legal Plan ¹ | Network Attorney Fees with an ARAG Legal Plan ² |
|-----------------------|---|--|
| 1. Wills | \$1,509 | \$0 |
| 2. Trusts | \$1,840 | \$0 |
| 3. Traffic | \$1,251 | \$0 |
| 4. Property Transfers | \$1,693 | \$0 |

Legal Insurance from ARAG

Company Name

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
 - ✓ Small claims court
- Criminal Matters**
 - ✓ Juvenile
 - ✓ Parental responsibility
- Debt-Related Matters**
 - ✓ Debt collection
 - ✓ Garnishments
 - ✓ Personal bankruptcy
 - ✓ Student loan debt
- Driving Matters**
 - ✓ License suspension/revocation
 - ✓ Traffic tickets
- Tax Issues**
 - ✓ IRS tax audit
 - ✓ IRS tax collection
- Family**
 - ✓ Adoption
 - ✓ Guardianship/conservatorship
 - ✓ Name change
 - ✓ Pet-related matters
 - ✓ Divorce
- Services for Tenants**
 - ✓ Contracts/lease agreements
 - ✓ Eviction
 - ✓ Security deposit
 - ✓ Disputes with a landlord
- Real Estate & Home Ownership**
 - ✓ Buying a home
 - ✓ Deeds
 - ✓ Foreclosure
 - ✓ Contractor issues
 - ✓ Neighbor disputes
 - ✓ Promissory notes
 - ✓ Real estate disputes
 - ✓ Selling a home
- Wills & Estate Planning**
 - ✓ Powers of attorney
 - ✓ Trusts
 - ✓ Wills

What does it cost?
UltimateAdvisor®
Individual: \$x.xx 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 Access Code: 12345abc

Let's Talk! Call ARAG at 800-247-4184

¹Average cost to employee without legal insurance is based on the average number of attorney hours for claims incurred in 2019 or 2020 and paid by December 31, 2021, 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.

²Attorney fees are 100% paid in full when using an ARAG network attorney for most covered legal matters.

ARAG Has Your Back



Legal Insurance

Member Chooses Service Delivery



In-Person Legal Services

Work with a network attorney in office or virtually for advice, document prep/review and representation.

- ✓ Knowledgeable Advisor
- ✓ Comprehensive Coverage
- ✓ Representation



Telephone Services

Connect with a telephone network attorney over the phone for legal advice and document prep/review.

- ✓ Convenient
- ✓ Flexible
- ✓ Inclusive



Online Resources

Use online tools and apps to manage and learn more about legal matters.

- ✓ Learning Center
- ✓ DIY Docs[®]
- ✓ ARAG Legal App

The Most Comprehensive Legal Insurance Plan



Legal Insurance

UltimateAdvisor®

Civil Damage Claims (Defense)

- Defense of Civil Damage Claims
- Pet-Related Matters

Consumer Protection Matters

- Consumer Protection
 - Auto Repair Disputes
 - Buying/Selling a New or Used Automobile
 - Consumer Fraud
 - Consumer Protection for Goods and Services
 - Contracts & Financial Disputes
- Insurance Disputes

Criminal Matters

- Criminal Misdemeanor
- Habeas Corpus Proceedings
- Juvenile Court Proceedings
- Parental Responsibilities

Debt-Related Matters

- Debt Collection
- Garnishment
- Mechanic's Lien
- Personal Bankruptcy
- Student Loan Debt Collection

Family Law

- Adoption Uncontested/Contested
- Alimony (*up to 8 hours per event*)
- Child Custody (*up to 8 hours per event*)

- Child Support (*up to 8 hours per event*)
- Child Visitation Rights (*up to 8 hours per event*)
- Conservatorship Uncontested/Contested
- Egg/Sperm/Embryo Donation Agreements
- Surrogacy Agreements
- Pre-Birth/Post-Birth Parentage Orders
- Divorce Uncontested
- Divorce Contested (*up to 30 hours per event*)
- Domestic Partnership Agreement
- Domestic Violence
- Elder Law – Member Support
- Funeral Directive
- Gender Identifier Change
- Guardianship Uncontested/Contested
- Hospital Visitation Authorization
- Incapacity
- Name Change Proceedings
- Postnuptial Agreements
- Prenuptial Agreements
- Restraining /Protective Orders
- School Administrative Hearings
- Miscellaneous Services (*up to 4 hours per year*)

General Matters

- Credit Records Correction
- Document Preparation
 - Affidavits
 - Bill of Sale
 - Demand Letters
 - HIPAA Authorization
 - Promissory Notes
- Document Review
- Personal Property Disputes

Government Benefits

- Medicare/Medicaid Disputes
- Social Security Disputes
- Veterans Benefits Disputes

Real Estate Matters (Primary and Secondary Residence)

- Building Codes
- Home Improvement/Contractor Disputes
- Deeds and Mortgages
- Easements
- Eminent Domain/Variations/Zoning
- Foreclosure
- Home Equity Loan
- Neighbor Disputes
- Property Tax
- Purchase/Sale of House
- Real Estate Disputes
- Refinancing

Services for Tenants

- Contracts/Lease Agreements
- Eviction
- Security Deposits
- Tenant Disputes with a Landlord

Small Claims Court

- Small Claims Assistance

Tax Matters

- IRS/State/Local Tax Audit
- IRS/State/Local Tax Collection Defense

Traffic Matters

- Drivers License Suspension and Revocation with DWI
- Drivers License Restoration with DWI
- Minor Traffic Ticket – Non-Moving Violations

Wills and Estate Planning

- Codicil
- Durable/Financial Power of Attorney
- Estate Administration (*up to 9 hours per event*)
- Health Care Power of Attorney
- Irrevocable Trusts
- Living Will
- Revocable Trusts
- Standard/Complex Will

Additional Services

- DIY Docs®
- Financial Education and Counseling Services
- Identity Theft Protection
- Identity Theft Services
- Immigration Assistance
- Learning Center
- Legal Hotline
- Reduced Fee Benefits
- Tax Services
- Services for Parents/Grandparents



What costs are covered?

One of the most valuable features of the plan is that ARAG pays 100% of network attorney fees for most covered (and not excluded) legal matters. Expenses and fees related to “hard costs” such as filing fees, copy costs, etc. are not covered.

What happens if an issue isn't covered?

If an issue is not covered by the plan (and not specifically excluded), members still have coverage options. For example, they may still be eligible to work with an ARAG network attorney and receive at least 25% off the attorney's normal hourly rate. To get the reduced fee, members will need to present their member identification number or CaseAssist® confirmation number to the network attorney before any work proceeds.



How many network attorneys are available in the area?

There are more than 15,000 attorneys in the ARAG attorney network nationwide. For a specific list of local attorneys, a member can contact ARAG Customer Care, log in to their account at ARAGlegal.com or use the ARAG Legal app.

If you have difficulty connecting with a network attorney, contact ARAG for help to ensure you receive full plan benefits on covered matters.



Can members use attorneys outside the ARAG network?

Yes. If the member would like to retain and work with a non-network attorney:

- ✓ The member should contact Customer Care to make sure the legal matter is covered.
- ✓ The member is billed directly by the attorney and the member pays the attorney for services rendered.
- ✓ The member is then required to provide ARAG with appropriate documentation – including an ARAG non-network attorney claim form.
- ✓ The member will be reimbursed for covered attorney fees up to the benefit amount indicated in the legal plan.

What are considered pre-existing conditions?

If a member has a legal matter that occurs or is initiated prior to the plan's effective date, it's considered "excluded" and no in-office benefits will apply. The initiation date will be considered the earlier of the date:

- ✓ A written notice of a legal dispute is sent, filed or received by you
- ✓ A ticket or citation is issued
- ✓ An attorney is hired

However, other benefits may be available. Even if the matter is considered pre-existing, as long as it is not listed under the "Exclusions" in the plan, and so long as an attorney has not been hired, the member is able to receive advice from a network attorney under the "Telephone Legal Access Services" benefit as well as receiving reduced fee legal services of at least 25 percent off the network attorney's normal hourly rate.

What's excluded?

ARAG essentially defines an exclusion as “a matter or event not covered by the plan.” Based on that, the following would be excluded:

- ✓ Matters against ARAG, the employer or an insured against the interests of the named insured under the same Certificate.
- ✓ Legal services arising out of a business interest, investment interests, employment matters, employee benefits, your role as an officer or director of an organization and patents or copyrights.
- ✓ Legal services in class actions, personal injury, punitive damages, malpractice, court appeals or post judgments (settlement agreement signed by all parties, final binding arbitration, judgment issued by a court).
- ✓ Legal services deemed by ARAG to be frivolous or lacking merit, or in legal matters where you wish to take action against a party, regardless of whether the matter proceeds to you filing a lawsuit against the other party, and the amount we pay for your legal services exceeds the amount in dispute, or in our reasonable belief you are not actively and reasonably pursuing resolution in your case.



If an employee leaves, can they continue the plan?

When ARAG is notified that a member is terminated from the plan, we automatically send out conversion information to the member's email or mailing address on file. In the email, the member is notified about their options to enroll in a similar plan on a direct pay basis. Payments are made to ARAG. The member then has 90 days from date of separation from their employer to elect the conversion plan on a direct pay basis.

ARAG also provides valuable legal protection to both members and their dependents for different situations they may encounter. For example, ARAG will continue to provide coverage and waive the premium, for a designated period of time, if the named insured should happen to pass away or in the case of a military deployment.

Members can contact our Customer Care Center with questions.

New Member Welcome Kit



Enrollment Confirmation Email

Legal protection starts here.

Welcome Sarah!

You've taken the first step toward protecting yourself and your family – that's awesome!

Your ARAG legal insurance coverage is now active, empowering you to tackle life's legal matters with confidence. If you need help or just have a question, you have access to local network attorneys who can offer legal advice, review documents and provide representation.

Next steps

An easy way to get started is to [create an online account](#) so you can log in at any time to start a case, find a network attorney, review plan coverages and more. To do this, you'll need to provide your **Member ID**:

Watch our video to learn more

Thank you for choosing ARAG.

We're here for you when you have questions or need legal help
Call: 800-247-4184 | [Log In](#) | Member ID:

Plan Activation Email

Congrats! You're in.

Dear Sample

Good news! Your enrollment in the ARAG legal insurance plan is confirmed. Soon you'll have access to a network of attorneys and other legal resources to help you deal with life's legal events – both planned and unplanned.

Your plan activation date is 2021-01-01. That's when you'll be able to set up your online account, search the attorney directory and access your plan coverages, including all the educational resources available.

Watch for a follow-up email when you can start using your legal insurance – with additional details and info to help you make the most of your plan benefits.

In the meantime, contact us if you have any questions.

We're here and ready to help!
Call: 800-247-4184

Regards,
ARAG Customer Care

Member Kit - Welcome Letter, benefit card and brochure

ARAG ARAG® Legal Insurance
500 Grand Avenue, Suite 100
Des Moines, IA 50309

IMPORTANT:
Your Legal Insurance
Plan Member Information Inside

TIME-DATED MATERIALS – OPEN IMMEDIATELY

Welcome to ARAG
Your Legal Insurance Provider

Name: [Redacted]
Address Line 1: [Redacted]
Address Line 2: [Redacted]
City, State, Zip: [Redacted]

ARAG® Legal Benefits Card
Sample Company

Sample A Sample
Member ID: 9999-9999-9999
Effective Date: 00/00/0000

ARAGLegal.com/account
Customer Care Center: 800-247-4184 (or for TTY 800-383-4184)
Hours of Operation: M-F, 7:00 a.m. – 7:00 p.m. Central Time

Ready to Get Started?
When you need help with a legal matter, you can start a case online or contact us directly. We'll ask you a few questions to help us confirm coverage before you receive a list of local network attorneys to help you handle your case.

Supporting You
Call 800-247-4184, Monday-Friday, 7am-7pm Central time or email service@ARAGlegal.com.
Again, thank you for choosing ARAG!

Best Regards,
ARAG Customer Care

© 2021 ARAG Legal Insurance, Inc. All rights reserved. ARAG, the ARAG logo, and ARAG Legal Insurance are trademarks of ARAG Legal Insurance, Inc. ARAGLegal.com is a service mark of ARAG Legal Insurance, Inc.

Legal Insurance





Legal Insurance



GET HELP FOR LEGAL MATTERS

..... in 3 easy steps

1

Call or log in to your account when you have a legal matter.

2

Customer Care will walk you through your options or you can go online to get connected to network attorneys.

3

Meet with your network attorney by phone, in person or virtually to address your legal issue and provide them with your CaseAssist[®] confirmation number.

ARAGlegal.com/account
800-247-4184

Additional Details



Legal Insurance



 **Call Customer Care**
800-247-4184
(Monday – Friday, 7 am to 7 pm CT)

 **Email**
service@ARAGlegal.com

A woman with curly hair, wearing a headset and a maroon blazer, is smiling and looking towards the right. She is sitting at a desk with a computer monitor visible in the background.

More Info

ARAGlegal.com/myinfo

Access Code: 18958ab



Cost

\$21.00 per member
per month



For purposes of the policy, the Policyholder has defined eligible dependents to mean:
Spouse and children until the end of the month that they reach age 26 regardless of student or marital status.

Thank you

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. Eligibility, coverage, limitations and exclusions of identity theft insurance are governed by a separate coverage document. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, contact us at 800-247-4184