



LEGAL

HIGHLIGHTS

UltimateAdvisor® Legal coverage administered by ARAG® offers affordable legal help so you can plan ahead for things in life.

Whether you want to plan for the future, research your legal matter, or need advice to resolve your legal issue, you can work with a network attorney, and their attorney fees are **100% paid-in-full** for most covered legal matters. Before working with a network attorney, participants in the Legal coverage are encouraged to log in to their online member account at ARAGlegal.com/myinfo or contact ARAG Customer Care to ensure their legal matter is covered.

When participants face a legal matter, they can create or log in to their account at ARAGlegal.com/myinfo to start a case. They can also call (800) 247-4184 to speak with an ARAG Customer Care specialist, who can help them with starting a case, connecting with local network attorneys or answering any questions regarding coverages or services.

Note: Retirees who are not enrolled in the Legal coverage can view information as to how the coverage works, benefits available and enrollment details by visiting ARAGlegal.com/myinfo and entering access code 11330val.

Cost for Coverage

The retiree pays the full cost for coverage. Pricing information is available when retirees are eligible to make benefit elections.

BENEFITS OF THE LEGAL COVERAGE

The Legal coverage addresses a wide range of legal needs. Covered services include:

Civil Damage Claims (Defense)

- Civil damage
- Pet-related matters

Consumer Protection Issues

- Auto repair
- Buying a new or used vehicle
- Consumer fraud
- Consumer protection for goods or services
- Home improvement/contractor issues
- Small claims court
- Insurance disputes



Criminal Matters

- Habeas corpus
- Juvenile matters
- Misdemeanor matters
- Parental responsibilities

Debt-Related Matters

- Personal bankruptcy
- Debt collection matters
- Garnishments
- Mechanic's lien
- Student loan debt

Family Law

- Adoption
- Alimony (up to eight hours)
- Child custody/visitation (up to eight hours)
- Child support (up to eight hours)
- Creation of an initial child custody or child support agreement (up to eight hours)
- Divorce/annulment/separation (up to 15 hours)
- Domestic partnership agreement
- Egg/sperm/embryo donation agreement
- Elder law - member support
- Funeral directive
- Gender identifier change
- Guardianship/conservatorship
- Hospital visitation authorization
- Incapacity



- Name change proceedings
- Postnuptial agreements
- Prenuptial agreements
- Pre-birth/post-birth parentage order
- Surrogacy agreement

General Matters

- Affidavits
- Credit records correction
- Demand letters
- Document review
- Personal property protection
- Promissory notes
- Social Security/Medicare
- Veterans benefits

Immigration Services

Provides access to telephone network attorneys for:

- Legal advice and consultation
 - Deportation and removal proceedings
 - Immigration processes and guidelines
 - Filing and processing of applications and petitions
 - Laws and regulations governing various types of immigration benefits, including asylum, adjustment of status, business visas and employment authorizations
- Document review of any immigration forms
- Document preparation of affidavits and powers of attorney
- Preparation for immigration hearings

For additional immigration services, network attorneys provide a reduced rate of at least 25% off their normal rates for any representation-based immigration services. Network attorneys will bill the participant directly.



Real Estate & Home Ownership

- Building codes
- Buying/selling a home
- Deeds/mortgages
- Easement
- Foreclosure
- Home equity loan
- Home improvement/contractor issues
- Neighbor disputes/easements
- Real estate disputes
- Property tax
- Refinancing
- Zoning and variances

Reduced Fee Services

- For any legal matters not covered and not excluded, participants may be eligible to receive at least 25% off the network attorney's normal rate.

Services for Tenants

- Contracts/lease agreements
- Eviction
- Security deposits
- Tenant disputes with a landlord

Small Claims Court

- Small claims court issues

Tax Issues

- IRS/state/local audit
- IRS/state/local collection defense



Traffic Matters (excluding DWI)

- Driver's license suspension, revocation and restoration
- Traffic tickets

Wills and Estate Planning

- Codicil
- Complex will
- Durable/financial power of attorney
- Estate administration & closing (probate) (up to nine hours)
- Living will
- Standard will
- Revocable and irrevocable trusts

Additional Services

In addition to the comprehensive coverage the legal benefit provides, participants in the Legal coverage have access to the following additional services for even stronger legal and financial protection.

- **Financial education and counseling services** are available for members to call a certified financial counselor who will consult with them on financial issues, including:
 - Cash and debt management
 - Student loan debt
 - Savings and budgeting
 - Asset allocation
 - Credit reports
 - Insurance, IRAs and 401(k)s
 - Mortgage education

Participants can also use online tools to map out a solid financial strategy with a self-guided money management tool, use the online chat feature with a financial counselor, educational articles, calculators and more.

- **Identity Theft Protection** provides monitoring services to help you guard against losses due to identity theft and also offers restoration services to assist you in case something happens.



- **Identity theft insurance:** Coverage up to \$1 million for expenses associated with restoring your identity.*
- **Full-service identity restoration:** Restoration Specialists will guide you to help clear your name and restore your identity by working on your behalf using a limited power of attorney.
- **Lost wallet services:** Restoration Specialists will help you cancel and reissue personal and financial documents such as credit cards, driver's license, Social Security cards, etc.
- **Single-bureau credit monitoring:** Monitors and informs you of changes to your credit file.
- **Internet surveillance:** Monitors thousands of websites and millions of data points, alerting you if your personal information is found being bought or sold online.
- **Child identity monitoring:** Service that monitors your minor child's personal information and Social Security number for activity on the dark web.
- **Change of address monitoring:** Alerts you if a change of address request has been submitted to the U.S. Postal Service for your address.

*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 identity theft plan summary for details, available from ARAG Customer Care at (800) 247-4184.

- **Tax Services** give participants a place to turn throughout the year whenever they need expert tax advice, including the following services:
 - Call and receive a one-on-one consultation with an experienced, professional tax specialist if you have questions or need advice regarding personal, non-business related tax matters. Services include:
 - Tips for state or federal filing of personal taxes
 - Explanation of tax law changes
 - Research on complex personal, non-business tax matters
 - Advice regarding IRS audits and notifications
 - Review of previous year's personal tax return
 - Discounted personal tax return preparation

Go Online for Questions or Legal Assistance

Participants in the Legal coverage may create or log in to their account by visiting ARAGlegal.com/myinfo and enter access code 11330val to view online resources, including:



- **The Learning Center:** Learn more about legal issues with guidebooks, articles, videos and other educational resources.
- **DIY Docs®:** Access this convenient interactive tool to create, edit and store a variety of legal documents, including state-specific documents.

LEGAL COVERAGE EXCLUSIONS

The following are **not** covered by the Legal coverage:

- Matters against us, the plan sponsor or a member against the interest of the named member 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 ARAG pays 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.

The benefit services do not include:

- Matters against us, the named member or the plan sponsor.
- Matters 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.
- Matters deemed by us to be frivolous or lacking merit.
- Matters outside the jurisdiction of the United States of America.

HOW TO USE THE BENEFITS

When Working with a Network Attorney

1. Start a case on line or over the phone.

When participants have a legal matter they want to address, they can create or log in to their account at ARAGlegal.com/myinfo or use the ARAG Legal app. From there, they can review their coverage and then start a case if they want to proceed. They can also review online profiles, ratings and reviews of local network attorneys and the specific areas of law in which they practice. A participant can then select an attorney and determine the best way to work with them - virtually, over the phone or in person. Participants can also call ARAG Customer



Care at (800) 247-4184 if they need help in starting a case, searching for local network attorneys or ensuring the legal matter is covered.

2. Work with a local network attorney to receive legal advice and counsel, document preparation and review and representation.
3. Payment for covered services.
 - If your matter is a paid-in-full benefit, you pay no network attorney fees.
 - If your matter is a capped hourly benefit, you do not pay any network attorney fees unless your legal matter exceeds the cap set. Upon exceeding the capped hours allotted under your coverage, the network attorney will bill you directly for any remaining hours at a rate which will be at least 25% off their normal rate.
 - Costs such as filing fees, etc. are not covered under your Legal coverage. You are responsible for paying the network attorney for any such costs incurred on your legal matter.

When Working with a Non-Network Attorney

1. Make an appointment with an attorney of your choice.

Participants in the Legal coverage are encouraged to contact ARAG Customer Care, or visit ARAGlegal.com/myinfo and enter access code 11330val and log in to their account or create an account first, to ensure the legal matter is covered before contacting an attorney.

2. Pay the attorney in full for performed services.
3. Submit an itemized bill and proof of payment (such as a cancelled check or bank/credit card statement) along with a completed ARAG Indemnity Claim Form, available at ARAGlegal.com/myinfo, for reimbursement of legal services under the indemnity benefit to ARAG:

ARAG
500 Grand Ave., Suite 100
Des Moines, IA 50309

or fax the bill to (515) 234-0278.

Participants in the Legal coverage will be reimbursed for attorney fees up to coverage limits stated in the official plan document. There are also court representation indemnity benefits of up to \$1,800 (\$300 per ½ day up to three days) and \$100,000 (\$400 per ½ day starting on the fourth day).

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's Legal coverage 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, call our toll-free number.



AMENDMENT AND TERMINATION

The Company reserves the right, in its sole discretion, to amend or modify, in whole or in part, any provision of the plan or the Legal coverage offered thereunder, including the right to terminate altogether, at any time and for any reason, without regard to whether expenses have already been incurred by a participant or whether a course of legal action has already been initiated. Participants should remember that any such amendment or termination could affect their future benefits and expectations from the plan. If the plan or Legal coverage should end, benefits will be paid for eligible charges incurred before the termination.