

## LEGAL INSURANCE

### **HIGHLIGHTS**

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The UltimateAdvisor® legal insurance administered by ARAG® offers affordable legal counsel for everyday life matters – like a dispute with a contractor, buying a home or creating a will. The Legal Insurance helps you save time looking for an attorney and paying high-cost attorney fees.

Whether you want to plan for the future, research your legal matter, or need advice to resolve your legal issue, ARAG is with you every step of the way with Network Attorney fees for most covered legal matters **100% paid-in-full**. Participants are encouraged to contact the ARAG Customer Care Center before contacting a Network Attorney to ensure their legal matter is covered.

For questions regarding benefits, participants should visit [ARAGLegal.com/myinfo](https://ARAGLegal.com/myinfo) and log in as a participant or enter Access Code: 11330ret, or call (800) 247-4184 to speak with an ARAG Customer Care Specialist.

Note: Retirees who are not enrolled in the Legal Insurance can access information and enrollment details by visiting [ARAGLegal.com/myinfo](https://ARAGLegal.com/myinfo) and entering Access Code 11330ret.

### **Cost for Coverage**

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

### **BENEFITS FROM THE LEGAL INSURANCE**

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A participant of the Legal Insurance has access to a nationwide network of attorneys who can review or prepare personal documents, make follow-up calls or write letters on the participant's behalf, provide legal advice and consultation, and represent the participant in court. 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
- Insurance Disputes

### **Criminal Matters**

- Habeas Corpus
- Juvenile Matters
- Misdemeanor Matters
- Parental Responsibilities

### **Debt-Related Matters**

- Bankruptcy
- Credit Records Correction
- Debt Collection Matters
- Garnishment
- Mechanic's Lien
- Student Loan Debt Collection

### **Family Law**

- Adoption
- Alimony (up to eight hours)
- Child Custody (up to eight hours)
- Child Support (up to eight hours)
- Divorce/Annulment/Separation (up to 15 hours)
- Elder Law
- Incapacity
- Guardianship/Conservatorship
- Name Change
- Visitation Rights (up to eight hours)

### **General Matters**

- Affidavits
- Demand Letters

- Document Review
- Personal Property Protection
- Promissory Notes
- Social Security/Medicare
- Veterans Benefits

### **Identity Theft Protection**

- **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.
- **Lost Wallet Services:** Restoration specialists will help you cancel and reissue credit cards, driver's license, etc.
- **Single-Bureau Credit Monitoring:** Monitors and informs members of changes to their 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. It also monitors a minor child's Social Security numbers to identify credit information associated with their identity.
- **Change of Address Monitoring:** Alerts you if a change of address request has been submitted to the U.S. Postal Services for your address.

\*Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft summary located at [www.araglegal.com/myinfo](http://www.araglegal.com/myinfo) for details.

### **Landlord/Tenant Matters**

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

### **Real Estate Matters**

- 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

#### **Small Claims Court**

- Small Claims Court Issues

#### **Tax Issues**

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

#### **Tax Services**

Members have a place to turn throughout the year whenever they need expert tax advice. You can call and receive a one-on-one consultation with an experienced, professional tax specialist who provides:

- 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
- Personal tax return preparation for only \$50\*\*

\*\* There is a \$50 charge for each tax return prepared (federal, state, local) and is limited to the preparation of tax Forms 1040, 1040A and 1040-EZ that may include Schedule A, Schedule B and Schedule D. Eligible tax returns requiring additional schedules shall be prepared and billed at \$60 per hour.

### **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 & Estate Closing (up to nine hours)

- Irrevocable Trusts
- Living Will
- Standard Will
- Revocable Trusts

### **Call for Questions or Legal and Financial Assistance**

The ARAG Customer Care Center provides participants the following services:

- **Network Attorneys** are available to provide legal advice and help participants better understand their covered legal issues and how to address them. They can also help participants review or prepare personal legal documents, including a standard will.
- **Customer Care Specialists** are available to review the coverage with participants, provide options and identify additional resources so a participant can take the next steps toward resolution.
- **Financial Education and Counseling Services** are available on a wide range of financial topics – cash and debt management, budgeting, retirement planning, federal tax information and more – from a certified financial counselor.
- **Immigration Services** give toll-free access to Telephone Network Attorneys for:
  - Legal advice and consultation.
  - 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.
  - Deportation and removal proceedings.

- 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 member directly.

### **Go Online for Questions or Legal Assistance**

Participants may visit [ARAGLegal.com/myinfo](https://ARAGLegal.com/myinfo) to view online resources, including:

- **The Learning Center:** Participants can learn more about legal issues with guidebooks, articles, videos and other educational resources.
- **DIY Docs®:** Participants can create their own state-specific, legally-valid documents online.
- **Online Financial Tools:** Participants can 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.

**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 hourly rate. For additional details regarding the Legal Insurance’s specifically covered services, visit [ARAGLegal.com/myinfo](https://ARAGLegal.com/myinfo) and enter Access Code 11330ret.

### **LEGAL INSURANCE EXCLUSIONS**

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

- 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, retiree benefits, your role as an officer or director of an organization, and patents or copyrights.
- Legal services in class actions, 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 actions where you are the plaintiff 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.

### **LEGAL SERVICES EXCLUSIONS**

- Matters against us, the named member or the plan sponsor.

- Matters arising out of a business interest, investment interests, employment matters, 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***

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### **When Working with a Network Attorney**

1. Make an appointment with a Network Attorney.

A list of participating attorneys can be obtained by calling the ARAG Customer Care Center at (800) 247-4184 or by accessing the “Find an Attorney” tool at [ARAGLegal.com/myinfo](https://ARAGLegal.com/myinfo) or on the ARAG Legal app. Participants are encouraged to contact the ARAG Customer Care Center or visit [ARAGLegal.com/myinfo](https://ARAGLegal.com/myinfo) first to ensure the legal matter is covered before contacting a Network Attorney.

2. Receive legal advice and counsel.

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 his/her normal hourly rate.
- Costs such as filing fees, etc. are not covered under your Legal Insurance. 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.

Participants are encouraged to contact the ARAG Customer Care Center or log in as a participant at [ARAGLegal.com/myinfo](https://ARAGLegal.com/myinfo) first to ensure the legal matter is covered before contacting the attorney.

2. Pay the attorney in full for performed services.

3. Submit an itemized bill and proof of payment (such as a receipt) 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) 246-8710.

Participants will be reimbursed up to coverage limits. There are also court representation indemnity benefits of \$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 insurance 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 of 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.

#### ***AMENDMENT AND TERMINATION***

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The Company reserves the right to amend, in whole or in part, any provision of the plan or the Legal Insurance 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 Insurance should end, benefits will be paid for eligible charges incurred before the termination.