




Legal Insurance



Facts & Stats

3 out of 4 employees experience at least one legal event a year.¹

76%	of Americans don't have a defined way to handle the expense. ¹
40%	of Americans don't have the cash to pay for a \$400 emergency expense without borrowing money or selling something. ²
90%	of ARAG plan members feel that having legal insurance reduces their stress overall. ³
	ARAG plan members save an estimated average of 8.2 hours when dealing with legal issue-meaning more time to focus at work. ³

How it Works

Members can get help for legal matters in 3 easy steps:

1. When something comes up, call ARAG Customer Care or log in to your account and select "start a case" for coverage verification and a list of local network attorneys who can help.
2. View attorney profiles, including member ratings and reviews.
3. Meet with a network attorney over the phone, in person or virtually to address your legal issue.

Legal Savings Chart:

How Much Can You Save?		
Common Legal Issues:	Average Attorney Fees Without a Legal Plan ⁴	Network Attorney Fees with ARAG ⁵
Wills	\$1,582	\$0
Traffic	\$1,251	\$0
Divorce	\$4,269	\$0

Put your smartphone to work for you! Download the ARAG Legal App on the iTunes® App Store or Google Play Store or Google Play.

HOW LEGAL INSURANCE BENEFITS YOU

- Work with a network attorney and attorney fees are 100% paid-in-full for most covered matters.
- Save thousands of dollars on average, for each legal matter by avoiding costly legal fees.⁴
- Avoid the hassle of finding a local attorney on your own – access more than 15,000 attorneys in ARAG's network who average 20+ years of experience.
- Address your covered legal situations with a network attorney who is only a phone call away for legal help and representation.
- Use DIY Docs[®] to create a variety of legally valid documents, including state-specific templates

Visit ARAGlegal.com/myinfo, access code 11307gps for information about coverages and more.

¹ "How Legal and Financial Issues Impact Employee Wellness." Russell Research for ARAG. February 2017.

² <https://www.federalreserve.gov/publications/2018-economic-well-being-of-us-households-in-2017-dealing-with-unexpected-expenses.htm>

³ 2020 ARAG Plan Member Satisfaction Survey.

⁴ Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2018 or 2019 and paid by December 31, 2020, 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.

⁵ Attorney fees are 100% paid in full when using an ARAG network attorney for most covered matters.

Questions? Please contact the Benefits team at Benefits@gcpsk12.org.