

## 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 [ARAGLegal.com/myinfo](https://ARAGLegal.com/myinfo) (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...

- Need assistance with debt related matters
- Need to file an Name Change
- Need to file a restraining order.
- Need assistance with Elder Law.
- Are named an executor and need to administer an estate.
- Want to correct your credit record or need credit monitoring.
- Have a dispute with a landlord.
- Want to prepare a prenuptial or postnuptial agreement.
- Want to have a will prepared.
- Need help with economic or debt troubles, such as filing for bankruptcy.
- Get a divorce.
- Need help with child support or custody matters.
- And more.

**DIY Docs:** Access legally valid documents reviewed by attorneys for accuracy and state-specific compliance in all 50 states. Service available online.