



Legal Insurance

# Most Commonly Asked Questions About ARAG Legal Insurance

## **Q. What is legal insurance?**

A. When you're dealing with a legal issue – from preparing your will to fighting a traffic ticket – legal insurance connects you with local network attorneys who practice in the area of law you need and whose fees are paid in full for most covered matters.

## **Q. Is legal insurance an employee benefit I might actually need?**

A. Legal insurance is an affordable and versatile benefit – and more people are discovering how valuable it can be for a wide variety of situations that can turn into a legal matter. In fact, 85% of employees surveyed experienced at least one legal event in the last 3 years.<sup>1</sup>

## **Q. What does it cover?**

A. The plan can help you handle your personal legal matters and covers a wide variety of legal issues, including family law, traffic tickets, wills/trusts and other estate planning documents, real estate matters for your residence (non-rental property), consumer protection, minor criminal matters and much more. For more information on your coverages and to see a complete list visit [ARAGlegal.com/myinfo](https://ARAGlegal.com/myinfo) and enter Access Code 19078lds.

## **Q: How much does the legal insurance plan cost?**

A: The plan is available for only \$17.25 per month.

## **Q: If I cancel my coverage, can I re-enroll at any time?**

A: No. You must wait until the next annual open enrollment or when you have a qualifying life event.

## **Q: If I leave my employer, can I continue legal coverage?**

A: Yes, you can enroll in the conversion plan that offers similar benefits and arrange to pay premiums to ARAG directly for coverage.

## **Q: What if I am already involved in a legal matter when I sign up for the legal plan?**

A: Any legal matter that occurs or is initiated before your plan effective date is considered pre-existing. As long as your pre-existing matter is not listed under the "Exclusions" in the plan – and you have not hired an attorney – you are able to receive advice from a network attorney under the Telephone Legal Access Services benefit. You will also receive Reduced Fee Legal Services of at least 25% off the network attorney's normal rate.

## **Q: What if a network attorney is not located near my home?**

A: ARAG® guarantees you the opportunity to receive in-network coverage. If there are no network attorneys located near you, simply call Customer Care at 800-247-4184. Specialists are available Monday through Friday from 7 am – 7 pm Central time and will help you receive covered legal services.

<sup>1</sup>ARAG Stress Research Study, October 2022.

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. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call our toll-free number.