



Legal Insurance from ARAG

Designed for Miami-Dade County Public Schools



What does legal insurance cover?

With an UltimateAdvisor® legal insurance plan from ARAG®, **count on a wide range of coverage and services,** like the examples shown below — and many more — when you work with a Network Attorney to address the legal situations you may encounter in life.

Benefit Disputes

- ✓ Medicare/Medicaid
- ✓ Social Security
- ✓ Veterans

Consumer Protection

- ✓ Auto repair
- ✓ Buy or sell a car
- ✓ Consumer fraud
- ✓ Consumer protection for goods or services
- ✓ Home improvement

Criminal Matters

- ✓ Felony matters
- ✓ Habeas corpus
- ✓ Juvenile
- ✓ Misdemeanors

Debt-Related Matters

- ✓ Debt collection
- ✓ Personal bankruptcy

Driving Matters

- ✓ License suspension/revocation
- ✓ Driving while intoxicated (DWI)

Tax Issues

- ✓ IRS tax audit (limited)
- ✓ IRS tax collection (limited)

Supplemental Legal Services

- ✓ General in-office services (up to 2 hours per family every 6 months)

Family

- ✓ Adoption
- ✓ Alimony (modification defense only)
- ✓ Child custody (modification defense only)
- ✓ Child support (modification defense only)
- ✓ Contested divorce/ Annulment/ Separation (Up to 10 hours)
- ✓ Uncontested divorce
- ✓ Conservatorship
- ✓ School issues
- ✓ Spousal divorce/ Annulment/ Separation (limited)
- ✓ Domestic violence
- ✓ Guardianship
- ✓ Insanity/Infirmity
- ✓ Name change

Real Estate & Home Ownership

- ✓ Buying a home
- ✓ Foreclosure
- ✓ Contractor issues
- ✓ Selling a home
- ✓ Building codes/zoning
- ✓ Refinance (up to 1 hour)
- ✓ Personal property taxes

Wills & Estate Planning

- ✓ Codicil
- ✓ Complex will (limited)
- ✓ Living will
- ✓ Powers of attorney
- ✓ Wills

What does it cost?

UltimateAdvisor®

Family: \$14.76 per month

Let's talk!

For more information, call **800-247-4184** or visit **ARAGLegal.com/myinfo**, access code **10287mds**



What is legal insurance?

Legal coverage isn't just for the serious issues, it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills, transferring property or buying a home.



For the complete list of what your plan covers, visit:

ARAGLegal.com/myinfo Access Code: **10287mds**

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, 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.

Why should you get legal insurance?



Receive **100% paid-in-full coverage** for most covered legal matters when you work with a Network Attorney.



Save an average of **\$2,100** per legal matter.*



Access more than **13,000 attorneys** within ARAG's network with an average of 20 years of experience.



Quickly 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 help you create any of **350+ legally valid documents**, including state-specific templates.

How does legal insurance work?

- 1 Call 800-247-4184** when you have a legal matter.
- 2 Customer Care will walk you through your options** and help you find the appropriate Network Attorney.
- 3 Meet with your Network Attorney** over the phone or in person to begin resolving your legal issue.

Reviews from plan members

"ARAG gives me the right protection and makes me feel at ease when a legal situation that I have to solve arrives. I made the right decision joining ARAG a few years ago and will keep this plan protection for many years to come."

- Clara Miami, FL



Sign up for legal insurance

Legal insurance is a part of your company's benefits that become available during open enrollment. Go to your benefits website for enrollment details. And, don't forget to get signed up for legal insurance!

See What a Network Attorney Can Do for You

Whenever you face legal needs throughout life, your ARAG legal coverage is there for you. Visit with a Network Attorney who will:

- ✓ Review or prepare documents.
- ✓ Make follow-up calls or write letters on your behalf.
- ✓ Advise you on legal issues.
- ✓ Represent you – including if you go to court.

* Average attorney rate in the United States of \$343 per hour for attorneys with 11 to 15 years of experience. "The Survey of Law Firm Economics: 2017 Edition." The National Law Journal and ALM Legal Intelligence, October 2017. Average amount saved based upon top ARAG in-office claims and the hours spent by attorneys per 2017 ARAG Claims Data. The hours spent are multiplied by the average attorney rate (less the average annual cost of an ARAG legal plan).