

ARAG[®] Legal Insurance Plan

Legal Services Available

The chart below shows the legal services available and reimbursement. Each legal service is available one time per year.

COVERAGE	NETWORK ATTORNEY	NON-NETWORK ATTORNEY*
In-Office Legal Services		
Consumer Protection Action		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$600*
Trial	Paid in Full	\$1,600**
Major Trial	Paid in Full	\$5,000***
Debt Collection Defense (Consumer Debt Defense)		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$600*
Trial	Paid in Full	\$1,600**
Major Trial	Paid in Full	\$5,000***
Debt Collection Defense (Foreclosures)		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$600*
Trial	Paid in Full	\$1,600**
Major Trial	Paid in Full	\$5,000***
Debt Collection Defense (Defense of Garnishment)		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$600*
Trial	Paid in Full	\$1,600**
Major Trial	Paid in Full	\$5,000***
IRS audit protection		
Advice, consultation, and negotiation	\$420*	\$420*
Representation at IRS Audit	\$900*	\$900*
IRS Collection Defense	\$5,000*	\$5,000*
Personal bankruptcy/wage-earner plan		
Chapter 7 (member/spouse)	Paid in Full	\$420*
Chapter 13 (member/spouse)	Paid in Full	\$420*
Dissolution of Marriage (Divorce)		
Uncontested Divorce, legal separation or annulment (coverage for Named Insured)	Paid in Full	\$600*
Contested Divorce, legal separation or annulment (coverage for Named Insured)	1 st 10 hours paid in full then \$70/hr thereafter paid by the named insured	\$600*
Spousal Dissolution of Marriage	\$300*	\$300*
Family Law Decrees	Paid in Full	\$360*
Adoption	Paid in Full	\$350*

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COVERAGE	NETWORK ATTORNEY	NON-NETWORK ATTORNEY*
Contested/Uncontested Guardianship/ Conservatorship		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480
Trial	Paid in Full	\$1,000**
Major Trial	Paid in Full	\$5,000***
Mental Incompetency or infirmity proceedings		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$600*
Trial	Paid in Full	\$1,600**
Major Trial	Paid in Full	\$5,000***
Name Change	Paid in Full	\$240*
Juvenile court proceedings (excluding traffic matters)		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480*
Trial	Paid in Full	\$1,600**
Major Trial	Paid in Full	\$5,000***
Habeas corpus		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$300*
Driving Privilege Protection (Driving While Intoxicated)		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480*
Trial	Paid in Full	\$1,600**
Major Trial	Paid in Full	\$5,000***
Criminal misdemeanor defense (except involving motorized vehicles)		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480*
Trial	Paid in Full	\$1,600**
Felony (named insured only)		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$900*
Trial	Paid in Full	\$1,600**
Major Trial	Paid in Full	\$5,000***
Estate planning		
Simple Wills		
Individual	Paid in Full	\$100

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COVERAGE	NETWORK ATTORNEY	NON-NETWORK ATTORNEY*
Member/Spouse	Paid in Full	\$125
Codicil	Paid in Full	\$60*
Individual		
Member/Spouse	Paid in full up to 6 hrs.	\$240*
Complex Wills (Wills with trust)		
Individual	Paid in Full	\$60*
Member/Spouse		
Living Will	Paid in Full	\$60*
Individual		
Member/Spouse	Paid in Full	\$60*
Durable power of attorney		
Individual	Paid in Full	\$60*
Member/Spouse		
Purchase/sale of principal residence (one attempt at each per year)	Paid in Full	\$360*
Real estate refinancing (limit of one hour)	Paid in Full	\$60*
Administrative hearings (excluding employment related)	Paid in Full	\$1,200*
General In-office****	2 hours every 6 months per family, noncumulative****	\$120*
Office consultations for legal advice, negotiation, document preparation and review		
Reduced Fee Benefit for any personal legal matter not specifically covered and not excluded	25% reduced fee	N/A
Reduced Contingency Fees	Maximum fee of 25% of the amount awarded before or after trial, or maximum fee of 30% of the amount awarded if successfully resolved only after an appeal	N/A

Telephone Advice and Consultation

Paid in Full

Attorneys can easily handle certain legal matters over the phone.

You can consult with a Network Attorney over the phone as often as necessary for any of the following legal needs including:

- General Legal Advice and Consultation on Virtually any Legal Matter
- Standard Will Preparation
- Living Will and Durable Powers of Attorney Preparation
- Small Claims Assistance
- Follow-up Calls and Letters
- Specific Document Preparation
- Document Review

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COVERAGE	NETWORK ATTORNEY	NON-NETWORK ATTORNEY*
Online Legal Tools and Resources	Paid in Full	
At ARAGLegalCenter.com, you have easy online access to legal services, including:		
<ul style="list-style-type: none">• Assessments, calculators, and profiles to learn what legal matters may impact your life.• An Education Center offering a wide range of tools to educate and empower you to handle your legal issues, including:<ul style="list-style-type: none">» Law Guide - Easy-to-understand legal articles to help you research your legal situation.» Guidebooks - Dozens of "How to" guides with detailed information and checklists to assist you with common life events. A collection of 11 go-to guides, 11 with detailed information and checklists to assist you with common life events.» Legal Glossary - An easy-to-use glossary to help you better understand complex legal terms.» Hundreds of DIY Docs[®], for when you want the convenience and control of preparing legally valid documents yourself.		
Value-Added Services	Paid in Full	
<ul style="list-style-type: none">• Financial and Education Counseling Services• Identity Theft Services• Immigration Assistance		

See 2019 Policy for limits and complete definitions.

* Non-Network Attorney coverage is at \$60 per hour to the stated amount for pre-trial.

** Trial indemnity benefits are (\$200 per 1/2 day of trial time) up to stated amount for (4) days or less.

*** Trial indemnity benefits are (\$200 per 1/2 day of trial time) up to stated amount beginning on day five (5) until completion.

**** You cannot use the 2 hours to increase any other plan benefits or waive their limitations.

Complete plan details can be found in the official plan documents. Any conflict between plan documents and this chart, the plan documents will prevail.