

# Legal Insurance with ID Theft Protection

The Legal Insurance with Identity (ID) Theft Protection Program provides you and your family affordable, reliable legal coverage to help with everyday life matters and to protect one of your most valuable assets—your identity.

For more information on ...	See Page ...
How the Legal Insurance with Identity Theft Protection Program Works	11—3
What the Plan Pays	11—3
Covered Services	11—4
In-Office Legal Services	11—7
Services Not Covered	11—14
Other Important Information	11—14

# Highlights

## The Legal Insurance with Identity Theft Protection Program ...

### ... Helps You Pay the Costs of Planned and Unplanned Legal Needs

The program provides you with affordable, reliable legal coverage to help with everyday life matters—like identity (ID) theft, a dispute with a contractor, creating a will, buying a home, or an auto repair that doesn't go as planned.

### ... Offers Access to an Attorney for a Consultation

You have access to an attorney who can consult, advise, and represent you if something unexpected happens like identity theft, credit problems, or contractor issues.

## What Happens to Your Benefits When ...

For more information about what happens to your Legal Insurance with Identity Theft Protection coverage when certain changes or events occur, see “How Changes Affect Your Benefits” in the “About Your Benefits” chapter.

# How the Legal Insurance with Identity Theft Protection Program Works

UltimateAdvisor Legal Insurance from ARAG offers affordable and reliable legal counsel through professional legal guidance and valuable resources to protect you and your loved ones and to help you address everyday life matters or situations that may turn into legal matters, such as:

- Creating or updating a will
- Protecting your personal information against identity theft
- Making a financial plan for retirement

- Adopting a child
- Selling your house and buying a new one
- Settling a legal dispute with a neighbor
- Acting as a caregiver and advocate on behalf of your aging parents

This coverage helps you to avoid paying high-cost attorney fees—most covered legal matters are 100% paid in full when you work with a Network Attorney.

Premiums are paid on an after-tax basis.

## What the Plan Pays

You may receive covered services from any attorney; however, benefits are paid differently depending on whether you choose to work with a Network Attorney (an attorney who is part of the ARAG attorney network) or you choose to work with an attorney who is not in the network:

- If you work with a Network Attorney, the plan pays the attorney fees in full for most covered legal matters. The Network Attorney will bill ARAG directly for legal services rendered to you that are covered under the legal plan.
- Network Attorney Guarantee—If there is not a Network Attorney located within 30 miles of your home, ARAG guarantees you will receive in-network benefits. ARAG will work with you to arrange for you to receive covered legal services through an attorney in your area.
- A list of Network Attorneys for each state, which includes the areas of law they practice, their phone numbers, and if they speak a foreign language, is available by calling 800-247-4184. You can also visit the [ARAGLegalCenter.com](http://ARAGLegalCenter.com), access code 18095or, to access the online Attorney Finder feature.

- If you choose to receive services from an attorney not in the ARAG Network, you pay the cost of legal services and then file a claim form, along with your attorney's billing statement, to ARAG. You will be reimbursed for covered legal fees up to the lesser amount of actual fees incurred or the benefit amount indicated in your plan Certificate for that specific coverage.
- If you see a non-Network Attorney, you must notify ARAG within 60 days of consulting a non-Network Attorney. In addition, your claim for reimbursement must be received by ARAG within 120 days after you incur a legal service.

### How to Contact ARAG

If you or someone in your family needs legal or identity theft assistance, contact ARAG at 800-247-4184 or [service@ARAGlegal.com](mailto:service@ARAGlegal.com).

### Administrative Information

Information about the administration of the Legal Insurance with Identity Theft Protection Program can be found in the chapter titled "Administrative Information."

# Covered Services

Service	Network Provider
<p><b>Law Guide</b>—An extensive library of easy-to-understand legal articles to help you research your legal situation</p> <ul style="list-style-type: none"> <li>• Law Guide provides overviews of general areas of law including, but not limited to, estate planning, consumer matters, and family law</li> <li>• Law Guide also gives specific information on legal issues including, but not limited to, wills, divorces, and child custody matters</li> </ul>	Paid in full
<p><b>Do-It-Yourself Legal Documents</b>—Access to more than a hundred legal documents for the convenience and control of preparing legally valid documents (state-specific) yourself</p>	Paid in full
<p><b>Identity Theft Protection</b>—A service that gives you access to:</p> <ul style="list-style-type: none"> <li>• Identity Theft Case Managers who will help you determine appropriate steps to begin recovery and help you monitor the progress of your recovery</li> <li>• Toll-free legal advice from a Telephone Network Attorney to assist with legal-related problems that the theft of your identity may have caused</li> <li>• Identity Theft Materials including: <ul style="list-style-type: none"> <li>▪ An Identity Theft Prevention Kit to help protect yourself from becoming a victim of identity theft in the first place</li> <li>▪ An Identity Theft Victim Action Kit to help speed your recovery should you become an identity theft victim</li> <li>▪ A tracking document to help you keep track of phone calls, e-mails, and letters for attorneys</li> <li>▪ An Identity Theft Affidavit to help you report your identity theft to necessary parties</li> </ul> </li> <li>• Online access to ID theft prevention resources—A best-in-class experience that makes it easy to access educational content within the portal to help prevent ID theft</li> <li>• ID theft restoration services—Through the use of a Limited Power of Attorney, a Restoration Specialist is able to work on your behalf to restore your identity, saving you time and effort in working with lenders, bureaus, and state and county courts</li> <li>• Lost wallet service—A service that helps you quickly and easily cancel and replace all items commonly carried in wallets and purses including credit cards, debit cards, check books, Social Security cards, insurance cards, passports, identification cards, and traveler’s checks</li> </ul>	Paid in full
<p><b>ID Theft Insurance</b>—</p> <ol style="list-style-type: none"> <li>1. Coverage with no deductible from an A.M. Best “A-rated” carrier is provided to reimburse you for expenses associated with restoring your identity should you become a victim of identity theft</li> <li>2. To use the following services, establish an online monitoring account <ul style="list-style-type: none"> <li>• <b>Credit monitoring:</b> Services designated to track and immediately inform you of any activities or changes to your credit—including loan applications, credit card activations, purchases, etc.</li> <li>• <b>Internet surveillance:</b> Services that monitor thousands of websites and millions of online data points and will alert you if your personal information is being traded and/or sold</li> <li>• <b>Child monitoring:</b> Services that enable you to protect your minor child’s information from identity theft by registering and tracking their data</li> </ul> </li> </ol>	<ol style="list-style-type: none"> <li>1. Up to \$1,000,000</li> <li>2. Paid in full</li> </ol>

# Covered Services (cont.)

Service	Network Provider
<p><b>Financial Education and Counseling Services</b>—This service provides you toll-free telephone access to Financial Counselors who are available to assist you with questions and guidance on a variety of financial planning matters or provide instructions on how to use the financial tools such as cash and debt management, budgeting, general financial planning information and guidance, federal tax information and education, retirement planning, individual retirement accounts (IRAs), and investment planning</p> <p>You also can access a financial planning website, where you can manage a secure, easily updateable record of your progress toward goals (such as a down payment on a house, reduction of debt, or college funding for a child). This website includes a comprehensive suite of financial modeling tools as well as an online reference library for creating a personalized financial plan. You can call or chat with a Financial Counselor for personalized guidance on implementation action items</p> <p>Financial Counselors will help you consolidate bill payments and negotiate with creditors to lower payments—in some cases reducing or eliminating interest and fees. Consolidating bills can help you repay your unsecured debt in 3–5 years</p>	Paid in full
<p><b>Telephone Legal Services</b>—Toll-free telephone advice on how the law relates to your personal legal matter and which action may be taken. Follow-up correspondence and telephone calls to third parties regarding your personal legal matter. Specific document preparation and review. Legal assistance for the preparation or review of a Standard Will or Codicil</p>	Paid in full
<p><b>Immigration Services</b></p> <ol style="list-style-type: none"> <li>1. Toll-free access to Telephone Network Attorneys for legal advice and consultation on: <ul style="list-style-type: none"> <li>• General immigration processes and guidelines</li> <li>• Filing and processing of applications or petitions</li> <li>• Laws and regulations governing various types of immigration benefits, including asylum, adjustment of status, business visas and employment authorizations</li> <li>• Deportation and removal proceedings</li> </ul> </li> <li>2. For additional immigration services, Network Attorneys provide a reduced rate of at least 25% off their normal rates for any document review, preparation, or representation-based immigration services. Network Attorneys will bill you directly</li> </ol>	<ol style="list-style-type: none"> <li>1. Paid in full</li> <li>2. At least a 25% reduced rate</li> </ol>
<p><b>Reduced Fee Network Attorneys</b></p> <p>If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” section in your service plan, you are eligible to work with a Reduced Fee Network Attorney and receive a reduced fee that will be at least 25% off the attorney’s normal hourly rate. Payment of the attorney fees is handled directly between you and the Reduced Fee Network Attorney. Access to a Reduced Fee Network Attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a Reduced Fee Network Attorney within legal practice areas</p> <p>If your matter cannot be resolved over the phone, is not fully covered under the insurance policy, and is not excluded under the “Exclusions” section in your Service Plan, you are eligible to receive at least 25% off the attorney’s normal hourly rate. Payment of the attorney fees is handled directly between you and the Reduced Fee Network Attorney</p>	At least a 25% reduced rate

# Covered Services (cont.)

Service	Network Provider
<p><b>Caregiving Services</b>            You will have access to ARAG Network Attorneys and Eldercare Specialists to protect and care for your parents and grandparents</p> <p><b>Caregiver support services</b>—You have toll-free access to a Care Advocate who will:</p> <ul style="list-style-type: none"> <li>• Answer your eldercare-related questions, assess eldercare needs, and help develop a care plan</li> <li>• Send you a customized information guide that contains lists of assisted living facilities, nursing homes, or health care agencies, including comparative quality-of-care ratings and reports on thousands of facilities and agencies—along with helpful eldercare information</li> <li>• Give you access to the nation’s most comprehensive eldercare database with more than 90,000 long-term care providers</li> <li>• Conduct searches to determine availability and rates of assisted living facilities, nursing homes, home health care agencies, and adult day care providers. Advocates will also negotiate discounts when available</li> </ul> <p>Access to the <b>ElderAnswers Website</b>, which provides online access to quality-of-care ratings and reports, direct access to the provider database, and a wide range of eldercare information</p> <p><b>Caregiving Guidebook</b>—access to a “go-to” guidebook that provides tools and resources to take a proactive approach in your caregiving role</p> <p><b>Telephone access</b> for you to obtain legal advice and consultation on how the law relates to your parents’/grandparents’ legal matters and which actions may be taken</p>	<p>Services provided by a Network Attorney and/or by an Eldercare Advocate</p> <p>Paid in full</p>

# In-Office Legal Services)

Service	Network Attorney	Non-Network Attorney
<p><b>Annual Legal Check-Up</b>—Legal services for you and your parents/grandparents to meet with an attorney on an annual basis. This annual meeting is to discuss the legal needs of your parents/grandparents and discuss any changes to their situation and potential legal implications.</p> <p>THIS SERVICE IS LIMITED TO ONE USE PER FAMILY PER CERTIFICATE YEAR (ANNUAL)</p>	Paid in full	\$60
<p><b>Name Change</b>—Legal services for you to legally change your name.</p>	Paid in full	\$240 <sup>a</sup>
<p><b>Uncontested Court Adoption</b>—Legal services for you to become adoptive parents. For international adoptions where a foreign attorney is necessary, you are eligible to receive indemnity reimbursement in addition to the benefits available in the United States</p>	Paid in full	\$300 <sup>a</sup>
<p><b>Contested Adoption</b>—Legal services in a contested adoption for you to become adoptive parent(s). For international adoptions where a foreign attorney is necessary, you are eligible to receive indemnity reimbursement in addition to the benefits available in the United States</p> <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$300<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>
<p><b>Uncontested Guardianship/Conservatorship</b>—Legal services in an uncontested guardianship/conservatorship for you to appoint or be appointed as a guardian/conservator</p>	Paid in full	\$300
<p><b>Contested Guardianship/Conservatorship</b>—Legal services in a contested guardianship/conservatorship for you to appoint or be appointed as a guardian/conservator</p> <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$540<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>
<p><b>Mental Incompetency or Infirmity Proceedings</b>—Legal services for you in defense of mental incompetency or infirmity proceedings</p> <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$600<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. 3\$100,000<sup>c</sup></li> </ol>
<p><b>Consumer Protection</b>—Legal services for you as a plaintiff or defendant regarding written, verbal, or implied contracts or warranties relating to consumer goods or services and/or residential contractor disputes</p> <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$600<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>

# In-Office Legal Services (cont.)

Service	Network Attorney	Non-Network Attorney
<b>Small Claims Court<sup>d</sup></b> — <ol style="list-style-type: none"> <li>1. Legal services for you to obtain advice and counseling to bring a claim in Small Claims Court (or similar court of limited civil jurisdiction)</li> <li>2. Legal services to defend an action in Small Claims Court (or similar court of limited civil jurisdiction) including representation in court where allowed by law</li> </ol>	Paid in full	1. \$120 <sup>a</sup> 2. \$240 <sup>a</sup>
<b>Defense of Consumer Debt</b> —Legal services for you as the defendant in a legal action related to consumer goods or services <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	1. \$600 <sup>a</sup> 2. \$1,200 <sup>b</sup> 3. \$100,000 <sup>c</sup>
<b>Bankruptcy</b> —Legal services for you up to and including filing of a Chapter 7 bankruptcy final report or confirmation of a Chapter 13 bankruptcy and including post confirmation amendments <ol style="list-style-type: none"> <li>1. Chapter 7</li> <li>2. Chapter 13</li> </ol>	Paid in full	1. \$780 2. \$1,020
<b>Foreclosure</b> —Legal services for you regarding foreclosure matters related to your primary residence <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	1. \$600 <sup>a</sup> 2. \$1,200 <sup>b</sup> 3. \$100,000 <sup>c</sup>
<b>Garnishment<sup>d</sup></b> —Legal services for you in a legal action for a garnishment against you to collect a judgment related to goods or services. <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	1. \$600 <sup>a</sup> 2. \$1,200 <sup>b</sup> 3. \$100,000 <sup>c</sup>
<b>Personal Property Protection</b> —Legal services for you as a plaintiff or defendant regarding contracts or obligations for the transfer of your personal property or your personal property rights <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	1. \$600 <sup>a</sup> 2. \$1,200 <sup>b</sup> 3. \$100,000 <sup>c</sup>
<b>Purchase of Real Estate</b> —Legal services for you for the purchase of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing	Paid in full	\$360 <sup>a</sup>

# In-Office Legal Services (cont.)

Caregiving Service	Network Attorney	Non-Network Attorney
<b>Sale of Real Estate</b> —Legal services for you for the sale of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing	Paid in full	\$360 <sup>a</sup>
<b>Purchase/Sale: Secondary Residence</b> —Legal services for you for the purchase or sale of your secondary residence for the review and preparation of documents including the contract for purchase or sale and attendance at closing	Paid in full	\$360 <sup>a</sup>
<b>Refinancing: Primary Residence</b> —Advice and review of relevant documents regarding refinancing of the named plan member's primary residence	Paid in full	\$120 <sup>a</sup>
<b>Real Estate Disputes</b> —Legal services for you as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase, or sale of your primary residence <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$600<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>
<b>Real Estate Disputes: Secondary Residence</b> —Legal services for you as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase, or sale of your secondary residence <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$600<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>
<b>Document Preparation and Review</b> —Legal services for you for the preparation and review of: deeds, mortgages, promissory notes, affidavits, lease contracts, demand letters, and installment contracts	Paid in full	\$50 per document
<b>Building Codes</b> —Legal services for you in an administrative action for permit or code violations relating to the renovation and/or improvement of you existing primary residence <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$600<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>
<b>Zoning and Variances</b> —Legal services for you in an administrative action related to a zoning change, variance, or eminent domain proceeding involving your primary residence <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$360<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>

# In-Office Legal Services (cont.)

Caregiving Service	Network Attorney	Non-Network Attorney
<p><b>Easement</b>—Legal services for you in an administrative action regarding an easement on your primary residence</p> <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$360<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>
<p><b>Neighbor Disputes</b>—Legal services for you with a neighbor as a plaintiff or defendant in a dispute related to your primary residence, including boundary or property title disputes</p> <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$600<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>
<p><b>Neighbor Disputes: Secondary Residence</b>—Legal services for you with a neighbor as a plaintiff or defendant in a dispute related to your secondary residence, including boundary or property title disputes</p> <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$600<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>
<p><b>Tenant Matters</b>—Legal services for you as a plaintiff or defendant with your landlord as a tenant of your primary residence, including but not limited to, eviction and security deposit disputes</p> <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$240<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>
<p><b>Defense of Civil Damage</b>—Legal services for you in the defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle or claims that are covered by other insurance</p> <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$600<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>
<p><b>IRS Audit Protection</b>—Legal services for you involving Internal Revenue Service (IRS) audit(s) related to your personal tax return where the initial written notice is received after your effective date and while your Certificate is in effect</p> <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$480<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>

# In-Office Legal Services (cont.)

Caregiving Service	Network Attorney	Non-Network Attorney
<p><b>IRS Collection Defense</b>—Legal services for you in the defense against collection actions by the IRS related to errors on your personal tax return where the initial written notice is received after your effective date and while your Certificate is in effect</p> <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$480<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>
<p><b>Social Security/Veterans/Medicare</b>—Legal services for you in an administrative proceedings arising out of Social Security, Veterans, Medicare, or Medicaid benefits</p> <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$480<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>
<p><b>Prenuptial Agreements</b>—Preparation of premarital or anti-nuptial agreement</p>	Paid in full	\$300 <sup>a</sup>
<p><b>Protection from Domestic Violence</b></p> <ol style="list-style-type: none"> <li>1. Legal services for the named plan member to obtain a protective order related to domestic violence</li> <li>2. Legal services for you to obtain a protective order related to domestic violence when the opposing party is not a member under the same Certificate</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$300<sup>a</sup></li> <li>2. \$300<sup>a</sup></li> </ol>
<p><b>Uncontested Divorce</b>—Legal services for the named plan member in an uncontested divorce, a legal separation, and/or annulment of marriage</p>	Paid in full	\$480 <sup>a</sup>
<p><b>Contested Divorce (15 hours)</b>—Legal services for the named plan member in a contested divorce, a legal separation, and/or annulment of marriage</p>	Paid in full up to 15 hours per covered event	\$840 <sup>a</sup>
<p><b>Child Support Enforcement (8 hours)</b>—Legal services for you for a motion brought by you to enforce a final decree regarding child support</p>	Paid in full up to 8 hours per covered event	\$480 <sup>a</sup>
<p><b>Post Decree Defense (8 hours)</b>—Legal services for you for a motion brought against you to modify a final decree for child support, child custody, child visitation, or alimony.</p>	Paid in full up to 8 hours per covered event	\$480 <sup>*</sup>
<p><b>Post Decree Enforcement (8 hours)</b>—Legal services for you for a motion brought by or against you to enforce a final decree regarding child custody, child visitation, or alimony</p>	Paid in full up to 8 hours per covered event	\$480 <sup>a</sup>

# In-Office Legal Services (cont.)

Caregiving Service	Network Attorney	Non-Network Attorney
<p><b>School Administrative Hearing</b>—Legal services for you in an administrative public or private formal school proceeding related to primary and secondary education regarding disabilities, special education, and student policy violations</p> <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$480<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>
<p><b>Habeas Corpus</b>—Legal services prior to and at court proceedings</p> <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$300<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>
<p><b>Juvenile Court Proceedings</b> involving a covered child—Legal services for your child charged in juvenile court for delinquency charges except those involving motorized vehicles or felony charges. If the matter is removed from juvenile court, coverage under this benefit will cease as the date of the removal</p> <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$480<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>
<p><b>Parental Responsibilities</b>—Legal services for you in juvenile court proceedings (except those involving traffic matters) where a state has brought an action regarding your parental responsibilities for a covered child</p> <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$480<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>
<p><b>Criminal Misdemeanor Defense</b>—Legal services for you in the defense against charges filed in state or federal court for violation of criminal misdemeanor charges except those involving motorized vehicles, domestic violence, or felony charges</p> <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$480<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>
<p><b>Minor Traffic Offenses excluding DWI related</b>—Legal services for you in the defense of a traffic offense where the conviction of which would not result in the suspension or revocation of your driving privileges. This does not include driving while impaired or under the influence of drugs or alcohol, parking, and any non-moving offense</p>	Paid in full	\$180 <sup>a</sup>

# In-Office Legal Services (cont.)

Caregiving Service	Network Attorney	Non-Network Attorney
<p><b>Driving Privilege Protection excluding DWI related</b>—Legal services for you in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of your driving privileges. This does not include driving while impaired or under the influence of drugs or alcohol or a related offense</p> <ol style="list-style-type: none"> <li>1. Legal services prior to trial</li> <li>2. Trial for 3 days or less</li> <li>3. Trial starting on day 4 until completion</li> </ol>	Paid in full	<ol style="list-style-type: none"> <li>1. \$360<sup>a</sup></li> <li>2. \$1,200<sup>b</sup></li> <li>3. \$100,000<sup>c</sup></li> </ol>
<p><b>Driving Privilege Restoration excluding DWI related</b>—Legal services for you in an administrative proceeding for the restoration of your suspended or revoked driving privileges. This does not include driving while impaired or under the influence of drugs or alcohol or a related offense</p>	Paid in full	\$240 <sup>a</sup>
<p><b>Wills and Durable Powers of Attorney</b>—Individual will or husband and wife will(s). Does not include any tax planning services done in connection with the will</p>	Paid in full	\$150
<p><b>Codicil</b>—Amendment to a will</p>	Paid in full	\$40 single document \$60 spousal documents
<p><b>Living Will/Health Care Directive</b></p>	Paid in full	\$35 single document \$50 spousal documents
<p><b>Power of Attorney/Financial Power of Attorney</b></p>	Paid in full	\$35 single document \$50 spousal documents
<p><b>Irrevocable Trusts</b>—Legal services for you for the preparation of a stand-alone irrevocable trust</p>	Paid in full	\$180 <sup>a</sup>
<p><b>Revocable Trusts</b>—Legal services for you for the preparation of a stand-alone revocable living trust</p>	Paid in full	\$180 <sup>a</sup>
<p><b>Estate Administration and Estate Closing—9 hours</b> Legal services provided to you in administering an estate where you have been named the executor</p>	Paid in full up to 9 hours per covered event	\$540 <sup>a</sup>
<p><b>General in Office Services</b>—Legal advice, negotiation, document preparation, and review in office with an attorney (except those related to events that specifically excluded or otherwise not covered).</p>	Paid in full up to 4 hours	\$240 <sup>a</sup>

<sup>a</sup> Non-Network Attorney Indemnity Benefits are \$60 per hour up to the stated amount.

<sup>b</sup> Trial Indemnity Benefits are \$200 per half day of trial time up to the stated amount.

<sup>c</sup> Trial Indemnity Benefits are \$400 per half day of trial time up to the stated amount.

<sup>d</sup> The exclusion relating to legal services in class actions, post judgments, punitive damages, malpractice, appeals, small claims court, or equivalent court in your state is waived for this benefit.

# Services Not Covered

## Pre-existing Conditions

Any legal matter that occurs or is initiated prior to your effective date will be considered excluded, and no benefits will apply. ARAG defines “initiated” as the date when the infraction occurs, when a document is filed with the court, or when an attorney is hired.

## Other Services Not Covered

The plan does not cover the following:

- Matters against ARAG, the policyholder, your employer, and/or an insured against the interests of the named insured under the same Certificate.
- Legal services in class actions, post judgments, punitive damages, malpractice, appeals, small claims court, or equivalent court in your state.
- Legal services deemed by us to be frivolous or lacking merit, or in actions where you are the plaintiff and the amount we pay for your legal services exceeds the amount in dispute or in our reasonable belief you are not actively and reasonably pursuing resolution in your case.

- Legal services arising out of a business interest, investment interests, employment matters, your role as an officer or director of an organization and patents or copyrights.

Telephone Legal Access Services include the exclusions above and the following additional exclusions:

- Matters which require, in your and/or the Telephone Attorney’s opinion, your personal presence in a firm’s office or your direct and personal representation by another attorney or accountant.
- Immigration assistance services unless those services are listed specifically in your service agreement.
- Services for a person other than the Named Plan Member against the interests of another plan member.
- Matters outside the jurisdiction of the United States of America.

# Other Important Information

## Conversion

You may continue this insurance when you no longer qualify as an employee of UT-Battelle. You must notify ARAG within 90 days of this disqualifying event to make arrangements for premium payment.

For questions regarding the ARAG conversion plan, please contact ARAG at 800-247-4184.

## Questions/Concerns

If you have any questions or concerns, please contact the insurer by telephone at 800-247-4184 or by mail at:

**ARAG®**

**400 Locust Street, Suite 480  
Des Moines, IA, 50309**

## Disclaimer Language

This information is for illustrative purposes only. This information is intended to provide a general review of the plan described. Please remember that only the insurance policy can give actual terms, coverages, amounts, conditions, and exclusions.

## Underwriter Information

Limitations and exclusions apply. 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 800-247-4184.