BEFORE YOU ENROLL

ARAG LEGAL INSURANCE: LIMITS AND FREQUENTLY ASKED QUESTIONS

ARAG can help with a wide range of legal matters. It also has limits. Here is what to know so you can decide what is right for you and your family.

Who is covered?

You, your spouse or domestic partner, and eligible dependents, including children up to age 26. Some benefits, such as divorce, apply to the named plan member only.

What if my legal issue started before I enroll with ARAG?

Matters where you already hired an attorney, received a ticket or citation, or sent or received notice of a dispute before your coverage begins are considered pre-existing. In-office attorney benefits do not apply to them. You can still call a network attorney for advice and, for matters the plan does not exclude, receive at least 25% off a network attorney's normal rate.

What does ARAG not cover?

Examples include matters against ARAG, Holley, or another person covered under your certificate; matters tied to a business or investment interest, employment, or employee benefits; class actions, punitive damages, personal injury, malpractice, court appeals, and judgments; patents and copyrights; and matters outside the United States.

What if my matter is not fully covered?

You can still use a network attorney. Your first consultation for each matter is at no cost, and you receive at least 25% off the attorney's normal rate. The attorney bills you directly.

Can I use ARAG more than once?

Yes. You can use your coverage for more than one legal matter per year, within the limits of each benefit.

Do I have to use a network attorney?

No, but your best value comes from a network attorney, where fees are paid in full for most covered matters. If you choose another attorney, ARAG reimburses you up to a set amount for each matter, and you may pay the difference.

What costs are not included?

Even with a network attorney, costs such as filing fees, copy costs, mileage, and expert witnesses are not included.

What happens if I leave Holley?

You can choose an ARAG conversion plan that covers you, your spouse, and eligible dependents. It begins the day after your Holley coverage ends and continues as long as you pay the premium. Its coverage may differ from the plan Holley offers.

Learn more and enroll at HolleyBenefits.com. Questions? Email Benefits@Holley.com.

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