TWO WAYS TO GET LEGAL HELP

2027 OPEN ENROLLMENT: NOVEMBER 2–13, 2026

ARAG Legal Insurance and the Employee Assistance Program (EAP) both connect you with attorneys. Here is how they compare.

	ARAG Legal Insurance New voluntary benefit, effective January 1, 2027	**Employee Assistance Program** Offered through Health Advocate
COST	$9.16 per paycheck through payroll deduction	No cost to you
ENROLLMENT	Enroll in ADP during Open Enrollment, November 2–13, 2026	No enrollment needed
WHO IS COVERED	You, your spouse, and eligible dependents	Eligible Team Members
TALKING TO AN ATTORNEY	Phone advice on any personal legal matter, plus a network attorney matched to your issue. 24/7 emergency phone help.	Referral to a member attorney in your area for your initial consultation
ATTORNEY FEES	Paid in full for most covered matters when you use a network attorney. Reduced rates for matters not fully covered.	After your initial consultation, 25% off the attorney's normal rate if you choose to hire them. No obligation, and you can request a second referral.
WHAT IT CAN HELP WITH	Wills and estate planning, family matters, home and tenant issues, debt, traffic tickets, tax, immigration, and caregiving needs	Everyday legal questions, plus local mediators for disputes with another party (free consultation, then 25% off if you hire one)
TOOLS	DIY Docs to create wills and powers of attorney, LifeCloud document storage, online legal guides, identity theft services	Online legal forms (wills, living trusts, letters), legal library, free data breach scan, identity theft resolution help
HOW TO START	ARAG Legal: 800-758-2860 ARAGlegal.com	Email worklife@healthadvocate.com

Think ARAG when…

You want attorney fees covered for a larger matter, such as a will, a home purchase, or a family matter.

Think EAP when…

You have a question now, or a dispute to talk through, and want a local attorney or mediator at a discounted rate, at no cost to you to get started.

Review ARAG plan details and enroll at HolleyBenefits.com. Questions? Email Benefits@Holley.com.

ARAG coverage has limitations and exclusions; see the plan documents for covered matters and limits. Attorney discounts and EAP services are available to eligible Team Members and are not a guarantee of any legal outcome. Rates shown are per biweekly pay period.