Attorney Services

With ARAG, members have access to our nationwide network of attorneys who can address their legal needs in-person, virtually, or via telephone.

Administrative Hearings	Network Attorney	Non-Network Attorney
Social Security/Veterans/Medicare Legal services for a legal dispute for you regarding a decision in an administrative matter (and not in any civil court or other court of similar jurisdiction) arising out of your Social Security, Veterans, Medicare or Medicaid benefits.	Paid-in-full	$400*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
(Exclusion #2 as it relates to employment matters for Veterans benefit is waived for this benefit.)		

Bankruptcy and Debt	Network Attorney	Non-Network Attorney
Bankruptcy Legal services for a plan member up to and including filing of a Chapter 7 bankruptcy final report.	Paid-in-full	$880*
Legal services for a plan member up to and including confirmation of a Chapter 13 bankruptcy. This benefit does not include the ongoing maintenance of a Chapter 13 repayment plan.	Paid-in-full	$1,200*
Legal services for a plan member to file an amendment/modification to a Chapter 7 post-final report or a Chapter 13 post-confirmation bankruptcy.	Paid-in-full	$240*
Defense of Debt Collection Legal services for a legal dispute related to consumer goods or services (excluding foreclosures, garnishment, mechanic's lien and student loan debt collection) when a party is taking action against you. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$480*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Defense of Garnishment Legal services for a legal dispute for a garnishment to collect judgment related to goods or services when a party is taking action against you. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$480*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
(Exclusion #3 as it relates to judgments garnishment is waived for this benefit.)		
Mechanic's Lien Legal services for a plan member to remove a mechanic's lien. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$480*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Student Loan Debt Collection Legal services for a legal dispute related to your student loan when a party is taking action against you. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$480*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***

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Civil (Other)

	Network Attorney	Non-Network Attorney
Defense of Civil Damage Claims Legal services for a legal dispute for you in defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle; claims which are covered by other insurance; claims related to libel, slander, defamation, or reputation; or claims related to a felony charge. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction.)	Paid-in-full	$800*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Miscellaneous Services - 10 hours Miscellaneous legal services. This benefit is limited to ten hours per certificate year. *(Exclusion #3 as it relates to judgments is not intended to exclude family law decree matters.)*	Up to 10 hours per certificate year	$800*
Personal Property Protection Legal services for a legal dispute regarding contracts or obligations for the transfer of your personal property or your personal property rights when a party is taking action against you. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$320*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Small Claims Court Legal services for a legal dispute in Small Claims Court (or similar court of limited civil jurisdiction) when you wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit. This benefit does not include representation in court.	Paid-in-full	$320*
Legal services for a legal dispute in Small Claims Court (or similar court of limited civil jurisdiction) including representation in court where allowed by law, when a party is taking action against you.	Paid-in-full	$400*

Consumer Protection

	Network Attorney	Non-Network Attorney
Consumer Protection Legal services for a legal dispute regarding written, verbal or implied contracts or warranties relating to consumer goods or services (excluding real estate, residential contractor and insurance disputes) when you wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against you. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$800*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Document Preparation Legal services for a plan member for the preparation of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, Installment Contracts, Bill of Sale, HIPAA Authorization and Certification of Trust.	Paid-in-full	$40 per document
Document Review Legal services for a plan member for the review of your personal legal documents.	Paid-in-full	$40 per document

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Insurance Disputes Legal services for a legal dispute relating to your insurance carrier when the insurance carrier is taking action against you. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$800*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***

Criminal

	Network Attorney	Non-Network Attorney
Criminal Misdemeanor Defense Legal services for a plan member in the defense against criminal misdemeanor charges, except those involving motorized vehicles and domestic violence charges. If the charge is escalated to a felony, coverage will cease as of the date of the escalation. If a felony charge is reduced or pled down to a misdemeanor no coverage applies.	Paid-in-full	$720*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Habeas Corpus Proceedings Legal services for a plan member in habeas corpus proceedings.	Paid-in-full	$480*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Juvenile Court Legal services for a plan member child charged with a crime (except those involving traffic matters or felony charges) when the court proceedings are held in juvenile court. If the matter is removed from juvenile court, coverage under this benefit will cease as of the date of the removal.	Paid-in-full	$480*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***

Custody and Support Matters

	Network Attorney	Non-Network Attorney
Alimony, Child Support, Child Custody and Child Visitation - 8 hours Legal services for an uncontested motion to enforce or modify a final decree for child support, child custody, child visitation, or alimony when you wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against you.	Paid-in-full	$320*
Legal services for a legal dispute regarding a contested motion to enforce or modify a final decree for child support, child custody, child visitation, or alimony when you wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against you. *(Exclusion #3 as it relates to judgments is not intended to exclude child custody, child visitation, child support and alimony matters.)*	Up to 8 hours per covered event	$640*
Child Custody/Child Support Agreement - 8 hours Legal services for the creation of an initial uncontested child custody, child support, or child visitation agreements when you wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against you. The benefit does not include the modification of current agreements.	Paid-in-full	$320*
Legal services for a legal dispute for the creation of an initial contested child custody, child support, or child visitation agreements when you wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against you. The benefit does not include the modification of current agreements.	Up to 8 hours per covered event	$640*

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Guardianship/Conservatorship Legal services in a Guardianship/Conservatorship for a plan member to appoint or be appointed as a Guardian/Conservator.		
● Uncontested	Paid-in-full	$480*
● Contested	Paid-in-full	$720*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***

Divorce

	Network Attorney	Non-Network Attorney
Divorce - 30 hours Legal services for the named plan member in an uncontested divorce, a legal separation and/or an annulment of marriage.	Paid-in-full	$640*
Legal services for the named plan member in a contested divorce, a legal separation and/or an annulment of marriage.	Up to 30 hours per covered event	$2,400*

Drivers License and Traffic Tickets

	Network Attorney	Non-Network Attorney
Driving Privilege Protection Legal services for a plan member in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of your driving privileges.	Paid-in-full	$480*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Driving Privilege Restoration Legal services for a plan member in an administrative proceeding for the restoration of suspended or revoked driving privileges of a plan member.	Paid-in-full	$240*
Minor Traffic - Broad (excluding DWI-related) Legal services for a plan member in the defense of a traffic offense, the conviction of which would not result in suspension or revocation of your driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or any non-moving offense.)	Paid-in-full	$240*

Family

	Network Attorney	Non-Network Attorney
Adoption Legal services[i] in an adoption for a plan member to become an adoptive parent(s).		
● Uncontested	Paid-in-full	$400*
● Contested	Paid-in-full	$800*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
[i]In 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		
Domestic Partnership Agreements Legal services for a plan member for the preparation of a domestic partnership agreement.	Paid-in-full	$320*
Egg/Sperm/Embryo Donation Agreement Legal services for a plan member for the preparation of an egg, sperm or embryo donation agreement.	Paid-in-full	$480*
Funeral Directive Legal services for a plan member for the preparation of a funeral directive.	Paid-in-full	$40 per document

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Gender Identifier Change Legal services for a plan member to change your gender identifier on government issued documents.	Paid-in-full	$240*
Hospital Visitation Authorization Legal services for a plan member for the preparation of a hospital visitation authorization.	Paid-in-full	$40 per document
Mental Incompetency or Infirmity Proceedings Legal services for a legal dispute related to mental incompetency or infirmity proceedings when a party is taking action against you.	Paid-in-full	$960*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Name Change Legal services for a plan member to legally change your name.	Paid-in-full	$240*
Parental Responsibilities Legal services for a plan member in juvenile court proceedings (except those involving traffic matters) where a state has brought an action regarding your parental responsibilities for a plan member's child.	Paid-in-full	$480*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Postnuptial Agreements Legal services for the named plan member for the preparation of a postnuptial agreement.	Paid-in-full	$320*
Pre-Birth/Post-Birth Parentage Order Legal services for a plan member for the preparation of a pre-birth and post-birth parentage order.	Paid-in-full	$320*
Prenuptial Agreements Legal services for a plan member for the preparation of a premarital or antenuptial agreement.	Paid-in-full	$320*
Protection from Domestic Violence - Insured Legal services for a plan member to obtain a protective order related to domestic violence when the opposing party is not a plan member under the same Certificate.	Paid-in-full	$320*
Protection from Domestic Violence - Named Insured Legal services for the named plan member to obtain a protective order related to domestic violence.	Paid-in-full	$320*
Restraining/Protective Order - Insured Legal services for a plan member to obtain a restraining/protective order when the opposing party is not a plan member under the same Certificate.	Paid-in-full	$320*
Restraining/Protective Order - Named Insured Legal services for the named plan member to obtain a restraining/protective.	Paid-in-full	$320*
School Administrative Hearings Legal services for a legal dispute in administrative public or private formal school proceedings (and not in any civil court or other court of similar jurisdiction) regarding disabilities and accompanying educational accommodations or when a plan member violates student policy when the school is taking action against you.	Paid-in-full	$480*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***

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Surrogacy Agreements Legal services for a plan member for the preparation of a surrogacy agreement.	Paid-in-full	$300*

Real Estate and Home Ownership

	Network Attorney	Non-Network Attorney
Building Codes Legal services for a legal dispute for you regarding a decision in an administrative matter (and not in any civil court or other court of similar jurisdiction) for permit or code violations relating to the renovation and/or improvement of your existing primary residence.	Paid-in-full	$400*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Building Codes - Secondary Residence Legal services for a legal dispute for you regarding a decision in an administrative matter (and not in any civil court or other court of similar jurisdiction) for permit or code violations relating to the renovation and/or improvement of your existing secondary residence.	Paid-in-full	$400*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Easement Legal services for a legal dispute for you regarding a decision in an administrative matter (and not in any civil court or other court of similar jurisdiction) for an easement on your primary residence.	Paid-in-full	$400*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Easement - Secondary Residence Legal services for a legal dispute for you regarding a decision in an administrative matter (and not in any civil court or other court of similar jurisdiction) for an easement on your secondary residence.	Paid-in-full	$400*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Foreclosure Legal services for a legal dispute regarding written notice of a foreclosure related to your primary residence when a party is taking action against you.	Paid-in-full	$480*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Foreclosure - Secondary Residence Legal services for a legal dispute regarding written notice of a foreclosure related to your secondary residence when a party is taking action against you.	Paid-in-full	$480*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Home Equity Loan - Primary Residence Legal services for a plan member for the preparation and review of home equity loans for your primary residence.	Paid-in-full	$160*
Home Equity Loan - Secondary Residence Legal services for a plan member for the preparation and review of home equity loans for your secondary residence.	Paid-in-full	$160*

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Neighbor Disputes Legal services for a legal dispute with your neighbor related to your primary residence (excluding boundary, nuisance and harassment disputes) when a party is taking action against you. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$720*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Neighbor Disputes - Boundary Legal services for a legal dispute with your neighbor related to the boundary of your primary residence when you wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against you. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$720*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Neighbor Disputes - Boundary - Secondary Residence Legal services for a legal dispute with your neighbor related to the boundary of your secondary residence when you wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against you. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$720*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Neighbor Disputes - Nuisance & Harassment Legal services related to your primary residence, involving a legal dispute with your neighbor for nuisance or harassment, when a party is taking action against you. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$720*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Neighbor Disputes - Nuisance & Harassment - Secondary Residence Legal services related to your secondary residence, involving a legal dispute with your neighbor for nuisance or harassment, when a party is taking action against you. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$720*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Neighbor Disputes - Secondary Residence Legal services for a legal dispute with your neighbor related to your secondary residence (excluding boundary, nuisance and harassment disputes) when a party is taking action against you. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$720*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Property Tax Legal services for a legal dispute for you regarding a decision in an administrative matter (and not in any civil court or other court of similar jurisdiction) to reduce the property tax assessment on your primary residence.	Paid-in-full	$400*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***

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Property Tax - Secondary Residence Legal services for a legal dispute for you regarding a decision in an administrative matter (and not in any civil court or other court of similar jurisdiction) to reduce the property tax assessment on your secondary residence.	Paid-in-full	$400*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Purchase of Real Estate Legal services for a plan member 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	$320*
Purchase/Sale of Secondary Residence Legal services for a plan member 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	$320*
Real Estate Disputes Legal services for a legal dispute regarding contracts or obligations for the construction, purchase or sale of your primary residence (excluding property title disputes) when a party is taking action against you. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$1,200*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Real Estate Disputes - Property Title Legal services for a legal dispute regarding the property title of your primary residence when you wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against you. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$1,200*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Real Estate Disputes - Property Title - Secondary Residence Legal services for a legal dispute regarding the property title of your secondary residence when you wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against you. This benefit does not include Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$1,200*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Real Estate Disputes - Secondary Residence Legal services for a legal dispute regarding contracts or obligations for the construction, purchase or sale of your secondary residence (excluding property title disputes) when a party is taking action against you. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$1,200*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Refinancing - Primary Residence Advice and review of relevant documents regarding refinancing of your primary residence.	Paid-in-full	$160*
Refinancing - Secondary Residence Advice and review of relevant documents regarding refinancing of your secondary residence.	Paid-in-full	$160*

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Residential Contractor Disputes Legal services for a legal dispute regarding written, verbal or implied contracts or obligations related to a residential contractor when a party is taking action against you. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$800*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Sale of Real Estate Legal services for a plan member for the sale of your primary residence for the review and preparation of documents including the contract for sale and attendance at closing.	Paid-in-full	$320*
Zoning and Variances Legal services for a legal dispute for you regarding a decision in an administrative matter (and not in any civil court or other court of similar jurisdiction) related to a zoning change, variance or an eminent domain proceeding involving your primary residence.	Paid-in-full	$400*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***
Zoning and Variances - Secondary Residence Legal services for a legal dispute for you regarding a decision in an administrative matter (and not in any civil court or other court of similar jurisdiction) related to a zoning change, variance or an eminent domain proceeding involving your secondary residence.	Paid-in-full	$400*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***

Services for Parents and Grandparents

	Network Attorney	Non-Network Attorney
Document Preparation for Parents and Grandparents Legal services for your parents and grandparents for the preparation of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, Installment Contracts, Bill of Sale, HIPAA Authorization and Certification of Trust.	Paid-in-full	$40 per document
Document Review for Parents and Grandparents Legal services for the review of your parent's and grandparent's personal legal documents.	Paid-in-full	$40 per document
Elder Law - Member Support		
● Initial advice for a plan member on the impact of your parent's/grandparent's personal legal matter on you.	Paid-in-full	$25*
● Legal services for a plan member for the preparation and review of a deed granted by a parent/grandparent where you are the grantee.	Paid-in-full	$40 per document
● Legal services for a plan member for the preparation and review of a promissory note where your parent/grandparent is the payor and you are the payee.	Paid-in-full	$40 per document
● Legal services for a plan member for the review of your parent's/grandparent's personal legal documents, including estate planning documents where you have been named as an agent or executor/personal representative.	Paid-in-full	$40 per document
Miscellaneous Services for Parents and Grandparents - 4 hours Miscellaneous legal services. (This benefit is limited to four hours per certificate year.)	Up to 4 hours per certificate year	$320*

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Wills & Durable Power of Attorney for Parents and Grandparents Preparation of the documents listed below for your parents and grandparents.		
• Individual will or spousal will(s). (Does not include any tax planning service done in connection with the will.)	Paid-in-full	$320 Single $400 Spousal
• Codicil (an amendment to a will)	Paid-in-full	$40 Single $80 Spousal
• Living Will / Health Care Directive	Paid-in-full	$40 Single $80 Spousal
• Durable / Financial Power of Attorney	Paid-in-full	$40 Single $80 Spousal

Services for Tenants

	Network Attorney	Non-Network Attorney
Tenant Matters Legal services for a legal dispute with your landlord as tenant of your primary residence, including but not limited to, eviction and security deposit disputes, when your landlord is taking action against you. This benefit does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	$320*
• Trial for three (3) days or less	Paid-in-full	$1,800**
• Trial starting on day four (4) until completion	Paid-in-full	$100,000***

Tax Issues

	Network Attorney	Non-Network Attorney
IRS Audit Protection Legal services for a plan member involving Internal Revenue Service (IRS) audits related to your personal tax return where the initial written notice is received after your effective date. This benefit does not include audits related to your failure to file a personal tax return.	Paid-in-full	$480*
• Trial for three (3) days or less	Paid-in-full	$1,800**
• Trial starting on day four (4) until completion	Paid-in-full	$100,000***
IRS Collection Defense Legal services for a plan member in defense against collection actions by the Internal Revenue Service (IRS) related to errors on your personal tax return where the initial written notice is received after your effective date. This benefit does not include collection actions related to your failure to file a personal tax return or your failure to pay the taxes your filed personal tax return indicated you owed.	Paid-in-full	$480*
• Trial for three (3) days or less	Paid-in-full	$1,800**
• Trial starting on day four (4) until completion	Paid-in-full	$100,000***
State and Local Tax Audit Legal services for a plan member involving state and/or local tax authority audits related to your personal state tax return or personal local taxes where the initial written notice is received after your effective date. This benefit does not include audits related to your failure to file a personal tax return.	Paid-in-full	$480*
• Trial for three (3) days or less	Paid-in-full	$1,800**
• Trial starting on day four (4) until completion	Paid-in-full	$100,000***

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State and Local Tax Collection Defense Legal services for a plan member in defense against collection actions by state and/or local tax authority related to errors on your personal state tax return or personal local taxes where the initial written notice is received after your effective date. This benefit does not include collection actions related to your failure to file a personal tax return or your failure to pay the taxes your filed personal tax return indicated you owed.	Paid-in-full	$480*
● Trial for three (3) days or less	Paid-in-full	$1,800**
● Trial starting on day four (4) until completion	Paid-in-full	$100,000***

Wills, Trusts and Estate Planning

	Network Attorney	Non-Network Attorney
Estate Administration & Estate Closing (Probate) - 9 hours Legal services for a plan member in administering an estate where you have been named the executor.	Up to 9 hours per covered event	$720*
Irrevocable Trusts Legal services for a plan member for the preparation of a stand-alone irrevocable trust.	Paid-in-full	$320* Single $400* Spousal
Revocable Living Trusts Legal services for a plan member for the preparation of a stand-alone revocable trust.	Paid-in-full	$320* Single $400* Spousal
Wills & Durable Power of Attorney		
● Individual will or spousal will(s). (Does not include any tax planning services done in connection with the will.)	Paid-in-full	$320 Single $400 Spousal
● Codicil (an amendment to a will)	Paid-in-full	$40 Single $80 Spousal
● Living Will / Health Care Directive	Paid-in-full	$40 Single $80 Spousal
● Durable / Financial Power of Attorney	Paid-in-full	$40 Single $80 Spousal

* Non-Network Attorney Indemnity Benefits are up to the stated amount.
** Trial indemnity benefits are $300 per 1/2 day of trial time up to the stated amount.
*** Trial indemnity benefits are $400 per 1/2 day of trial time up to the stated amount.

When members use a network attorney, attorney fees are 100% paid in full for most covered matters. This does not include costs such as, but not limited to: filing fees, copy costs, mileage, title insurance, expert witnesses, mediator, home studies, transcriptionists, title search, and title abstracting.
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Additional Services

Reduced Fees Services for Non-Covered Matters

Members can use a network attorney for matters that aren't fully covered under the insurance policy and aren't excluded in the service plan; when they do, they'll receive a reduced rate of at least 25% off the network attorney's normal rate for in-office legal advice and representation. The initial consultation for each legal matter will be provided at no cost. If the member retained the services of a network attorney prior to the effective date of membership in the legal insurance plan, the reduced fee benefit is not available. Network attorneys will bill the member directly. This option helps members access plan benefits for a variety of legal needs.

Reduced Contingency Fees

For matters not covered under the insurance policy and not excluded in the service plan, members are eligible to work with a network attorney on matters the attorney deems should be handled under a contingency fee agreement. Contingency fee will not exceed 25% of the net recovery if successfully resolved before trial, or will not exceed 33% of the net recovery if successfully resolved during or after trial, or will not exceed 40% of the net recovery if successfully resolved on or after an appeal. The initial consultation for each legal matter will be provided at no cost. If the member retained the services of a network attorney prior to the effective date of their legal insurance membership, the reduced contingency fee benefit is not available.

Immediate-Advice Attorneys

Telephone legal advice from network attorneys on any personal legal matter in every state, plus Puerto Rico. Additional legal services from attorneys over the telephone include:

- **Legal Advice:** Toll-free access to a network attorney for advice on how the law relates to personal legal matters and which actions may be taken.
- **Document Review and Preparation:** Attorneys can review, prepare and advise about legal documents.
- **Follow-Up Calls and Letters:** Members will receive legal services through follow-up telephone calls and correspondence to third parties related to their personal legal matters.
- **24/7 Emergency Phone Assistance:** If members have urgent legal needs - outside normal business hours - they can contact us toll free for emergency legal assistance.

DIY Tools

- **DIY Docs®** Online access to state-specific, attorney-reviewed templates that can be used to create a will, trust, power of attorney and more.
    - **Easy-to-Use Interactive Document Assembly Tool:** Helps your employees efficiently create specific documents by asking them simple questions.
    - **My Documents:** Online document storage and 24/7 access to create, update, download and print documents.
    - **Estate Planning Navigator:** A proprietary ARAG tool that asks key questions and considers members unique circumstances to help them better navigate options for creating estate planning documents.
- **Demand Letters:** A letter-drafting assistant powered by Microsoft Azure AI, designed to help employees create professional demand letters to quickly and easily address common disputes.

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Immigration Assistance

Members have access to network attorneys over the phone for:

- Legal advice and consultation on:
    - Immigration processes and guidelines.
    - Filing and processing of applications and petitions.
    - Laws and regulations governing various types of immigration benefits; including asylum, adjustment of status, business visas, and employment authorizations.
    - Deportation and removal proceedings.
- Document review of any immigration forms.
- Document preparation of affidavits and powers of attorney.
- Preparation for immigration hearings.

For additional immigration services, network attorneys provide a reduced rate of at least 25% off their normal rates for any representation-based immigration services. Network attorneys will bill the member directly.

Learning Center

All your employees can access our online Learning Center, where they'll receive helpful tips and simple explanations for complex legal terms and scenarios, as well as trusted resources on where to turn for more information and assistance. Here's a brief overview of what they can access:

- **How-to Resources:** Employees have access to a wide range of guidebooks, videos and tip sheets that explore key consumer issues, including caregiving, debt collection, estate planning, identity theft, hiring and working with a contractor and more.
- **Stuff Happens Organizer:** A document to help your employees keep track of all their critical and personal information.
- **Educational Articles:** An extensive collection of educational, easy-to-read articles that cover timely legal, family and financial topics.

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Caregiving Services

Balancing work and taking care of loved ones can be overwhelming. Fortunately, members have access to personalized guidance from expert Care Coaches and digital educational and support tools to assist them with their caregiving needs. Caregiving services assists members and their families in finding adult and senior care, empowering them to:

- **Gain access to personalized content and resources:** Members answer a few simple questions to optimize their experience with tailored insights, services and learning resources for informed caregiving decisions based on their needs.
- **Work with a coach:** Dedicated Care Coaches provide proactive, personalized support in navigating caregiving challenges. Wherever members are on their caregiving journey, Care Coaches can help members:
    - Understand and identify the appropriate care options for their loved ones, including in-home care, nursing homes and assisted living, confirming availability, assistance with the application process, validating licensure and certifications and identifying pricing, costs and payment obligations.
    - Sort through the essential financial resources, including health and long-term care insurance, Medicare, Medicaid and VA benefits.
- **Plan and manage care:** Use the robust mobile landing page and app to create and share caregiver support plans, upload and track important legal documents, providers, medications and coordinate with their care team of friends, family and professionals.

With these caregiving services, members can get support, resources and guidance on topics like chronic diseases, mental health, home and facility-based care, financial needs and end-of-life planning. Members also have access to a wide range of online tools and resources to assist with their caregiving needs, including:

- **DIY Docs®:** On behalf of their parents/grandparents, employees can create legally valid documents using this interactive tool.
- **Legal Services for Parents/Grandparents:** A member's parents and grandparents have access to legal advice, document preparation, document review, wills and durable power of attorney, as well as reduced fee benefits and four hours per certificate year of miscellaneous legal coverage for non-covered, not excluded personal legal matters.

LifeCloud – Document Vault and Sharing

Employees gain access to LifeCloud, a secure digital platform designed to help them organize, protect and share their most important life information. LifeCloud supports preparedness, financial wellness and peace of mind through secure technology and thoughtful design. Here's what employees can access:

- **Secure digital vault:** Encrypted storage for legal, financial, medical and personal documents – all in one private place.
- **Controlled sharing via the LifeCloud Circle:** Employees can grant trusted contacts different access levels so the right people have the right information at the right time.
- **Private AI assistant:** Personalized guidance based on the employee’s own stored information to identify what they have and identify gaps.

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Identity Theft Services

Identity Theft Services help your employees protect their privacy, identity, reputation and their property. Services include:

- **Legal Advice and Representation:** Members can work with an attorney in-person or via telephone for legal advice and representation. Most covered legal matters - including IRS audit protection, IRS collection defense and debt collection - are paid in full when a member works with a network attorney (coverage may vary by plan).
- **Prevention and Recovery Tools:** Members have access to several online tools to help them prevent and recover from identity theft. These tools include an Identity Theft Tracking Sheet, Stuff Happens Organizer, Identity Theft Prevention and Victim Action Guidebooks and more.
- **Assisted Identity Restoration:** Customer Care specialists are available to help members assess their situation and identify their objectives.

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Pre-Existing Conditions and Exclusions

I. Pre-Existing Conditions

ARAG defines a pre-existing condition as a legal matter where an attorney has already been hired, a ticket or citation has been issued or written notice of a legal dispute has been sent/filed by the member or received by the member and occurs prior to the member's effective date. While no in-office benefits are available for a pre-existing matter, other benefits may be available. Even if the matter is considered pre-existing, as long as it is not listed under the "Exclusions" in the plan, and so long as an attorney has not been hired, the member is able to receive advice from a network attorney as well as receiving Reduced Fee Legal Services of at least 25% off the network attorney's normal rate.

II. Exclusions

Insurance Exclusions:

1. Matters against us, the policyholder, your employer and/or an insured against the interests of the named insured under the same certificate.
2. Legal services arising out of a business interest, investment interests, employment matters, employee benefits, your role as an officer or director of an organization and patents or copyrights.
3. Legal services involving class actions, punitive damages, personal injury, malpractice, court appeals or judgments.
4. Legal services deemed by us to be frivolous or lacking merit, or in legal matters where you wish to take action against a party, regardless of whether the matter proceeds to you filing a lawsuit against the other party, 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.

Service Exclusions:

1. Matters against us, the named plan member or the plan sponsor.
2. Matters arising out of a business interest, investment interests, employment matters, employee benefits, your role as an officer or director of an organization, and patents or copyrights.
3. Matters deemed by us to be frivolous or lacking merit.
4. Matters outside the jurisdiction of the United States of America.

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Frequently Asked Questions

Q. Is there a minimum participation requirement?

A. We do not require minimum participation in the plan.

Q. Are pre-existing legal matters covered?

A. For pre-existing matters that aren't specifically excluded, members can call a telephone network attorney for legal advice at no charge or receive at least 25% off a network attorney's normal rate for in-office visits.

Q. Are employees still covered if they leave the company?

A. ARAG offers the member a choice of conversion plans that cover the member, their spouse and eligible dependents. The conversion plan may have different coverages from what is offered by your organization but offers a comprehensive set of valuable benefits and services designed to continue providing comprehensive legal protection for members and their families.

If a member elects to enroll in a conversion plan, the conversion plan begins the day after group coverage ends and will continue as long as members continue to pay premiums.

Q. What is covered under the ARAG plan?

A. With ARAG legal insurance, network attorney fees are paid in full for a wide variety of covered matters. This is much more robust coverage than a discount legal plan, which only offers employees discounted hourly rates on attorneys. Our legal plan coverage typically includes consultation, document review and preparation and representation, even in court if necessary. Members can also use their specific legal plan coverage for more than one legal matter per year. In addition, our legal insurance plan typically features additional services, which could include services for parents and grandparents, tax services, Identity Theft Protection, and financial education and counseling. Note that adding one or more of these services to the plan design can impact the rate offered to members.

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