Most Commonly Asked Questions About ARAG Legal Insurance

Legal Insurance

Q: What is legal insurance – and why would I need it?

A: ARAG® legal insurance protects you when legal issues happen. And while most people believe legal troubles are rare, once-in-a-lifetime events, they're far more common than you think. We've all been there – you get caught speeding, a contractor ghosts you mid-remodel or true love doesn't work out. Work with a network attorney and their fees are paid in full for most covered matters.

Q: Why should I sign-up for legal insurance?

A: Here are six reasons you should enroll in legal insurance:

- Work with a network attorney and attorney fees are paid in full for most covered matters.
- Save thousands of dollars, on average, for legal matters by avoiding costly legal fees.
- We help connect you with attorneys – many who average 20+ years of experience.
- Address your covered legal situations with a network attorney who is only a phone call away.
- Your network attorney can help throughout your legal matter, including preparing and reviewing legal documents, offering legal advice and representing you in court.
- Use DIY Docs® to create, edit and store state-specific legal documents, like wills or powers of attorney.

Q: How does legal insurance work?

A: When you face a legal issue, using your plan is easy. You can go online, use the ARAG Legal app or call Customer Care to start a case. Answer a few questions to confirm your coverage and receive information on network attorneys who can help with your legal matter. Then, you choose the network attorney you'd like to work with, which you can do virtually, over the phone or in person.

Q: What does it cover?

A: The plan can help you handle your personal legal matters and covers a wide variety of legal issues, including family law, traffic tickets, wills/trusts and other estate planning documents, real estate matters for your residence (non-rental property), consumer protection, minor criminal matters, plus 100+ more ways to use your plan! For more information on your coverages and to see a complete list visit ARAGlegal.com/myinfo and enter Access Code 19525qcr.

Q: How much does the legal insurance plan cost?

A: The plan is available for only $21.96 per month.

Q: If I cancel my coverage, can I re-enroll at any time?

A: No. You must wait until the next annual open enrollment or when you have a qualifying life event.

Q: If I leave my employer, can I continue legal coverage?

A: Yes, you can enroll in the conversion plan that offers similar benefits and arrange to pay premiums to ARAG directly for coverage.

© 2025 ARAG North America, Inc.

Rev 5/25 200395

Q: What if I am already involved in a legal matter when I sign up for the legal plan?

A: Any legal matter that occurs or is initiated before your plan effective date is considered pre-existing. As long as your pre-existing matter is not listed under the "Exclusions" in the plan – and you have not hired an attorney – you are able to receive advice from a network attorney under the Telephone Legal Access Services benefit. You will also receive Reduced Fee Legal Services of at least 25% off the network attorney's normal rate.

Q: Are there any situations where plan premiums would be waived for members?

A: Yes. ARAG will waive premiums for plan members who are deployed for a period of more than 30 consecutive days for military service or a national emergency. Additionally, if a member passes away, ARAG continues coverage and waives the plan premium for the surviving spouse and insured dependents for one year.

Q: What if a network attorney is not located near my home?

A: ARAG offers a network guarantee that ensures every member will be matched to an attorney(s) with the experience needed for their specific covered legal matters while receiving benefits. If there are no network attorneys located near you, simply call Customer Care at 800-247-4184. Specialists are available Monday - Friday from 7 am - 7 pm Central time and will help you receive covered legal services.

Q: Who does the plan cover?

A: As a plan member, you, your spouse (or domestic partner), and your children – until the end of the month when they reach age 26 – are covered.

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of 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 our toll-free number.

© 2025 ARAG North America, Inc.

Rev 5/25 200395