



*All about your*  
**ARAG®**  
**Legal Insurance**

# Agenda



Legal Insurance

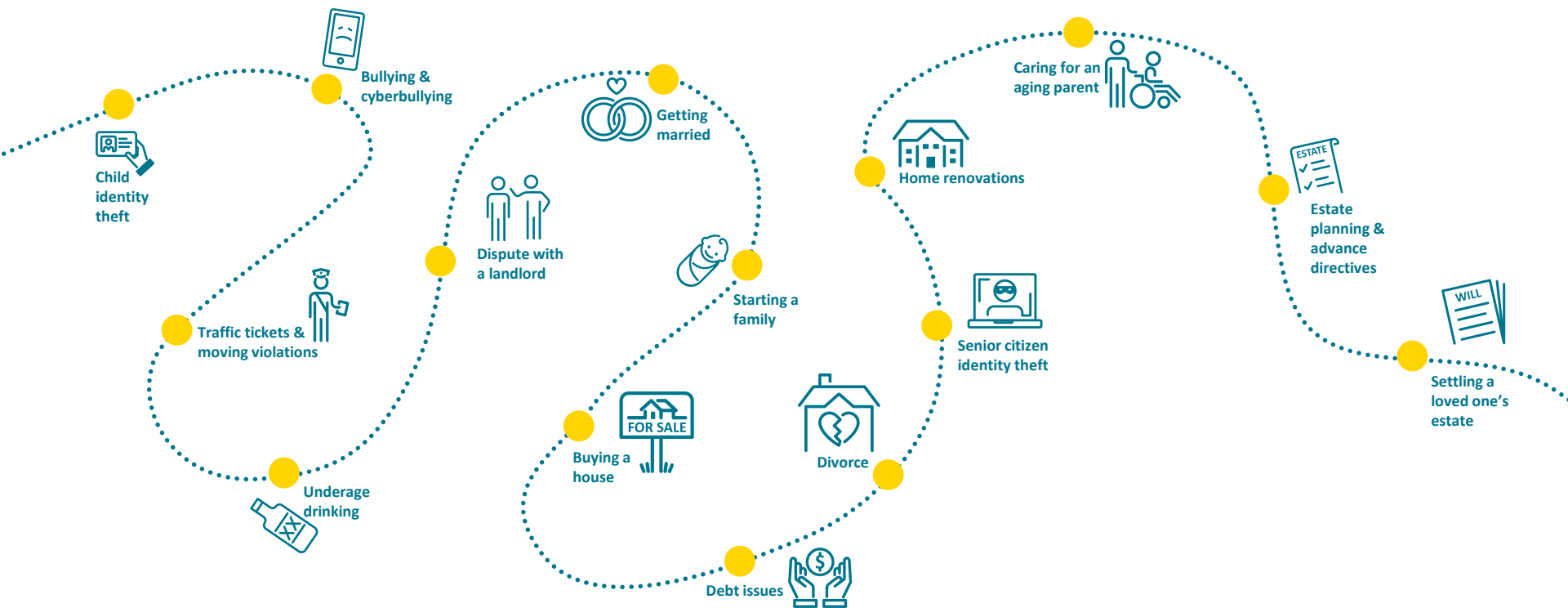
- 1 What is Legal Insurance?
- 2 How can ARAG Help?
- 3 Frequently Asked Questions
- 4 Contact Us!

# Why Legal Insurance

*Legal issues don't discriminate by age, income, gender or marital status.*



Legal Insurance



# How Legal Insurance Can Help



Legal Insurance



Provides legal advice and representation



Helps connect you with network attorneys to work with

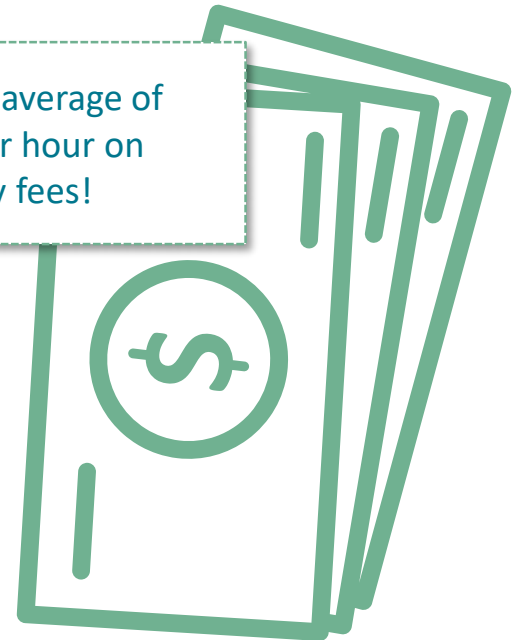


Protects you and your assets



Saves time and money\*

Save an average of  
\$368 per hour on  
attorney fees!



\*Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2017 or 2018 and paid by December 31, 2019, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.

# How Legal Insurance Can Help

*There When You Need It Most*



Legal Insurance



## **Emergencies happen.**

Yet **40%** of Americans do not have the cash to pay for a \$400 emergency expense (like hiring an attorney) without borrowing money or selling something.<sup>1</sup>



Survey feedback shows that **76%** of consumers do not have a specific plan for handling a legal expense.<sup>2</sup>



Nearly **70%** of Americans do not have a will.<sup>3</sup>



## **What ARAG members are saying:**

*"ARAG gives me the right protection and makes me feel at ease when a legal situation that I have to solve arrives."*

– Clara Miami, FL

<sup>1</sup> "Report on the Economic Well-Being of U.S. Households in 2017-May 2018." Federal Reserve. June 2019. [federalreserve.gov/publications/2018-economic-well-being-of-us-households-in-2017-dealing-with-unexpected-expenses.htm](https://federalreserve.gov/publications/2018-economic-well-being-of-us-households-in-2017-dealing-with-unexpected-expenses.htm)

<sup>2</sup> "How Legal and Financial Issues Impact Employee Wellness." Russell Research for ARAG. February 2017.

<sup>3</sup> "2020 Estate Planning and Wills Study." Caring.com. February 2020. [caring.com/caregivers/estate-planning/wills-survey](https://caring.com/caregivers/estate-planning/wills-survey)

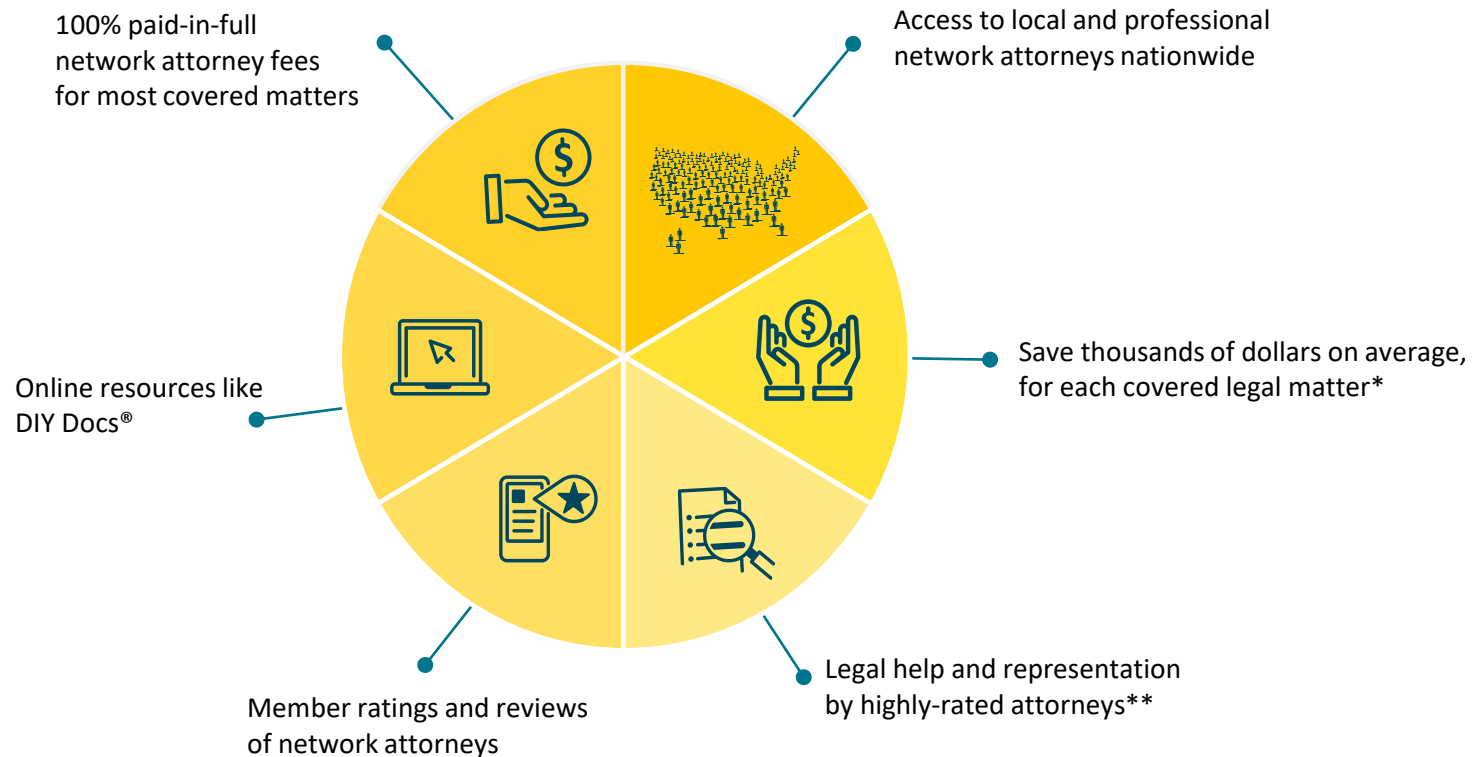
<sup>4</sup> ARAG member survey, March 2020.

<sup>5</sup> ARAG DIY Docs uses, March 15-April 15, 2019 compared to March 15-April 15, 2020. Estate planning docs include: Standard and Living Wills, Durable Power of Attorney, Power of Attorney for Health Care, HIPAA Authorization, Instructions to Agent Acting Under Power of Attorney, General Notice of Death, Specific Purpose Power of Attorney, and Notice to Creditors of Death.

# What are the Benefits of Legal Insurance?



Legal Insurance



\*Based on \$368 Average hourly attorney rate for attorneys with 11 to 15 years' experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.

\*\*Average network attorney rating for professionalism, accessibility and responsiveness was above 9.0 on a 10-point scale, based on 2019 ARAG Plan Member Satisfaction Survey.



# How Much You Can Save with ARAG



Legal Insurance

Legal Issue	Average Attorney Fees Without a Legal Plan <sup>1</sup>	Network Attorney Fees with ARAG <sup>2</sup>
Trust	<del>\$1,877</del>	\$0
Divorce	<del>\$4,342</del>	\$0
Traffic	<del>\$1,288</del>	\$0
Consumer Protection	<del>\$2,502</del>	\$0



<sup>1</sup>Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2017 or 2018 and paid by December 31, 2019, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.

<sup>2</sup>Attorney fees are 100% paid in full when using an ARAG network attorney for most covered matters.

# ARAG Top 10 Legal Issues



Legal Insurance

## Attorney Legal Services

1. Wills
2. Trusts
3. Traffic
4. Consumer Protection
5. Buying/Selling a Home
6. Divorce
7. Family Law Decree
8. Bankruptcy
9. Property Protection
10. Administrative Hearings

## DIY Docs®

1. Standard Will
2. Living Will
3. Durable Power of Attorney
4. Power of Attorney for Health Care
5. HIPAA Authorization
6. Residential Lease
7. Authorization for Minor's Medical Treatment
8. Premarital Agreement
9. Instructions to Agent Acting Under Power of Attorney
10. Automobile Bill of Sale

Data represented is based on ARAG DIY Docs® usage in 2019. Attorney legal services are based on unique legal matters with ARAG claims paid.



# How Does It Work?



Legal Insurance

## When you have a legal issue and need an attorney...



**Confirm coverage** by contacting Customer Care.



**Make an appointment** with an attorney in the network.



**Find an attorney** in the network who can help you. Customer Care can provide you with a list to help you get started or log in at [ARAGlegal.com/account](https://ARAGlegal.com/account).



**Talk about next steps**, like creating legal documents, receiving follow-up guidance or going to court.

\*Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2017 or 2018 and paid by December 31, 2019, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.

# Attorney Finder & Profile - Website



Legal Insurance

✓ Ratings and reviews for network attorneys on both the ARAG Legal mobile app and member website.

✓ Sort attorney search results by:

- Ratings
- Fees
- Languages
- Licenses
- And more.

**Cecilia Armenteros**  
Armenteros Law, P.A.  
Joined Network in 1994 North Miami, FL

**ABOUT** **REVIEWS**

**LEGAL MATTERS**

- Bankruptcy [View \(2\)](#)
- Consumer Protection [View \(9\)](#)
- Court / Small Claims / Mediation [View \(1\)](#)
- Divorce [View \(1\)](#)
- Drivers License and Traffic Tickets [View \(3\)](#)
- Family / Immigration [View \(6\)](#)
- Financial and ID Theft [View \(4\)](#)
- Landlord / Tenant Matters [View \(4\)](#)
- Marriage [View \(2\)](#)
- Post Divorce Matters [View \(3\)](#)
- Real Estate and Home Ownership [View \(10\)](#)
- Tax Issues [View \(1\)](#)
- Wills, Trusts and Estate Planning [View \(8\)](#)

**CONTACT**

**Main Office**  
1555 N.E. 123RD Street  
North Miami, FL 33161

**Other Offices**  
9050 Pines Boulevard  
Suite 386  
Pembroke Pines, FL 33024

**Phone**  
(305) 758-2020

**Email Address**  
cecilia@am-pa.com

**Online**  
<http://www.am-pa.com>

**ABOUT**

Cecilia Armenteros is co-founder and partner of Armenteros & Miller, P.A. Ms. Armenteros practices primarily in the areas of Family Law, Bankruptcy, Probate and Real Estate. During her twenty (20) plus years in practice, Ms. Armenteros has also handled cases in other areas including traffic, juvenile, and civil (County and Circuit Court). In 1997, she was admitted to the U.S. District Court, Southern District of Florida, and expanded her practice to include...

[View More](#)

**REDUCED FEE MATTERS**

If your legal matter is listed as a reduced fee benefit, you pay this attorney's reduced hourly fee.

[View Reduced Hourly Fee](#)

**EDUCATION**

St. Thomas University School of Law  
1992

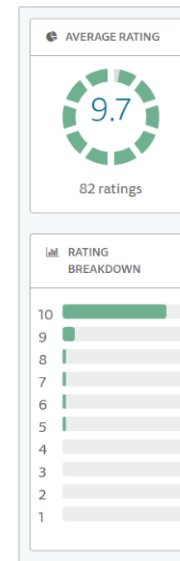
B.A., Florida International University  
1991

**LICENSES**

Florida  
Licensed Since 1994  
[Serving 2 Counties](#)

**LANGUAGES**

- Spanish



**ABOUT** **REVIEWS**

**AVERAGE RATING**

9.7

82 ratings

**RATING BREAKDOWN**

Rating	Count
10	10
9	10
8	10
7	10
6	10
5	10
4	10
3	10
2	10
1	10

**FROM ANGEL L.**

10 / 10

Sep 1, 2019

She has been able to assist me in all my needs.

**FROM CASSANDRA D.**

10 / 10

Jun 20, 2019

feedback information

**FROM DAVID E.**

10 / 10

May 25, 2019

Professionals

**FROM NENE S.**

9 / 10

Apr 19, 2019

She was knowledgeable her area of expertise She was able to provide and answer all of my questions

**FROM LUISA M.**

10 / 10

Mar 15, 2019

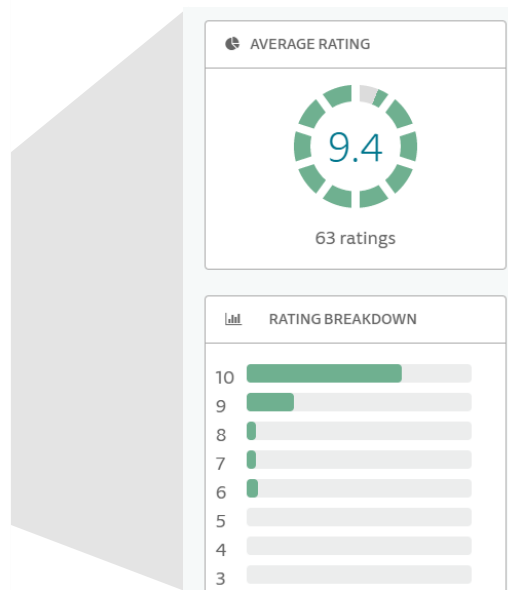
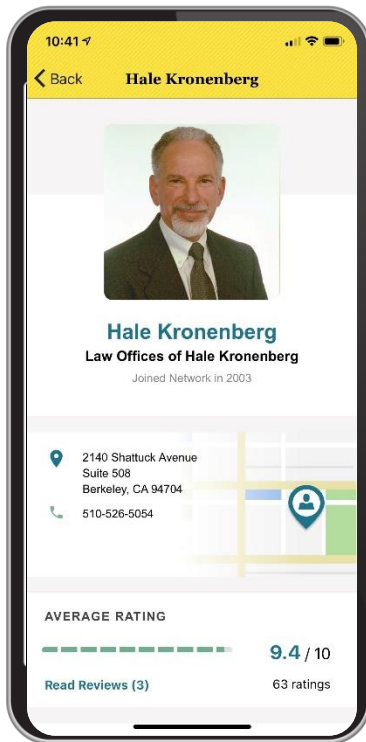
I am satisfied with this attorney

[Load More Reviews](#)

# Attorney Finder & Profile - Mobile App



Legal Insurance



- ✓ Ratings and reviews for network attorneys on both the ARAG Legal mobile app and member website.
- ✓ Sort attorney search results by:
  - Highest Attorney Rating
  - Nearest Location
  - Lowest Reduced Fee
  - Languages
  - Licenses
  - And more.
- ✓ On the ARAG Legal mobile app, instantly confirm certain coverages and receive a list of network attorneys to help with your will and initiate a traffic ticket case.
- ✓ Contact ARAG

# Best-In-Class Benefits



Legal Insurance

## Covered Legal Matters

### Civil Damage Claims (Defense)

- Defense of Civil Damage Claims
- Pet-Related Matters

### Consumer Protection Matters

- Consumer Protection
  - Auto Repair Disputes
  - Buying or Selling a New or Used Automobile
- Consumer Fraud
- Consumer Protection for Goods and Services
- Contracts & Financial Disputes
- Insurance Disputes

### Criminal Matters

- Criminal Misdemeanor
- Habeas Corpus
- Juvenile Court Proceedings
- Parental Responsibilities

### Debt-Related Matters

- Debt Collection
- Defense of Garnishment
- Mechanic's Lien
- Personal Bankruptcy
- Student Loan Debt Collection

### Family Law

- Adoption Proceedings
- Alimony (*up to 8 hours per event*)
- Child Custody (*up to 8 hours per event*)
- Child Support (*up to 8 hours per event*)

### *event*

- Child Visitation Rights (*up to 8 hours per event*)
- Conservatorship
- Divorce Contested (*up to 20 hours per event*)
- Divorce Uncontested
- Domestic Partnership Agreement
- Domestic Violence Protection
- Elder Law – Member Support
- Guardianship
- Hospital Visitation Authorization
- Incapacity
- Name Change Proceedings
- Postnuptial Agreements
- Prenuptial Agreements
- Restraining Order
- School Issues

### General Matters

- Credit Records Correction
- Document Preparation
  - Affidavits
  - Bill of Sale
  - Demand Letters
  - Promissory Notes
  - HIPAA Authorization
- Document Review
- Personal Property Disputes
- General In-Office Legal Coverage (*up to 4 hours per year*)

### Government Benefits

- Medicare/Medicaid Disputes
- Social Security Disputes
- Veterans Benefits Disputes

### Services for Tenants

- Contracts/Lease Agreements
- Eviction
- Security Deposits
- Tenant Disputes with a Landlord

### Real Estate Matters

- Building Codes
- Home Improvement/Contractor Disputes
- Deeds and Mortgage
- Easements
- Foreclosure
- Home Equity Loan
- Neighbor Disputes
- Property Tax
- Purchase/Sale of House
- Real Estate Disputes
- Refinancing
- Zoning & Variances

### Small Claims Court

- Small Claims Assistance

### Traffic Matters

- Drivers License Suspension & Restoration with DUI
- Minor Traffic Ticket

### Wills and Estate Planning

- Durable/Financial Power of Attorney
- Estate Administration (*up to 9 hours per event*)
- Health Care Power of Attorney
- Irrevocable Trusts
- Living Will
- Revocable Trusts
- Standard/Complex Will & Codicil

### Taxes

- IRS Audit Protection
- IRS Collection Defense
- Property Tax
- State and Local Tax Collection Defense
- State and Local Tax Audit

### Caregiving

- Annual Checkup, Phone Advice, Reduced Fee

### Additional Services

- Financial Services
- Identity Theft Services
- Tax Services
- Reduced Fee/Contingency
- Immigration Assistance (phone)
- Learning Center
- DIY Docs®

**For complete Plan Details:**  
**ARAGLegal.com/myinfo**  
**Access Code 18703tac**

# Additional Services in Your Plan



Legal Insurance

## Services for Parents/ Grandparents



- ✓ Legal hotline
- ✓ Annual legal check-up
- ✓ Reduced fee services\*
- ✓ Caregiving support services
- ✓ Online caregiving resources
- ✓ Negotiated discounts\*\*

## Financial Counseling & Education



- ✓ Financial counseling
- ✓ Debt Management Plan
- ✓ Online financial tools
- ✓ Savings & budgeting
- ✓ Asset allocation
- ✓ Credit reports
- ✓ IRAs & 401(k)s
- ✓ Debt consolidation
- ✓ Student loan debt

## Tax Services



- ✓ Tips for state or federal filing of personal taxes
- ✓ Explanation of tax law changes
- ✓ Research on complex personal tax matters
- ✓ Advice regarding IRS Audits and notifications
- ✓ Review of previous year's personal tax return
- ✓ Discounted personal tax return preparation

\* Reduced fee services for parents/grandparents when using a network attorney.

\*\* On rates of assisted living facilities, nursing homes, home health care agency and adult care providers when available.



## What costs are covered?

ARAG pays 100 percent of *Network Attorney fees* for most *covered* (and not excluded) legal matters.

*Non-attorney fees are not covered by the plan*, e.g. notary costs, court recording fees, postage, etc.





## What happens if a legal matter isn't covered?



Advice and consultation from network attorneys over the phone.\*



Supplemental Legal Coverage: **4** hours of coverage per year.



Reduced Fee: **25%** off the network attorney's normal hourly rate.

the **ARAG**  
Difference

*This option helps members access plan benefits for a variety of legal needs.*

Reduced Fee Benefit: If the legal matter is not fully covered, and not excluded, under the policy, plan member is eligible to work with a network attorney and receive at least 25% off the attorney's normal hourly rate

\*This is for advice and consultation from network attorneys over the phone.



## How many Network Attorneys are available in the area?

There are more than 14,000 attorneys in the ARAG attorney network nationwide. For a specific list of attorneys, a member can contact Customer Care, log into their account or use the ARAG Legal app.

If you have difficulty connecting with a network attorney contact ARAG for help to receive full plan benefits on covered matters.



## Can I use attorneys outside the network?

**Yes.** If the member wants to work with a non-network attorney:

- Attorney fees are paid according to the non-network attorney indemnity benefits schedule.
- The member is billed directly by the attorney.
- The member is then required to provide ARAG with appropriate documentation — including an ARAG non-network attorney claim form.
- The member will be reimbursed for covered legal services.



## Can I use the plan outside the U.S.?

**Yes.** The attorney network is inside of the U.S. only; however, if you have a *covered* legal matter outside of the U.S. you can use the indemnity or non-network attorney benefit. Contact Customer Care for more information.

- Attorney fees are paid according to the non-network attorney indemnity benefits schedule.
- The member is billed directly by the attorney.
- The member is then required to provide ARAG with appropriate documentation — including an ARAG non-network attorney claim form.
- The member will be reimbursed for covered legal services.



## What are considered pre-existing conditions?

Any legal matter which occurs or is initiated prior to the member's effective date will be considered excluded and no benefits will apply. ARAG defines initiated the earlier of the date:

- (a) a written notice of a legal dispute is sent or filed or received; or
- (b) a ticket or citation is issued; or
- (c) an attorney is hired.

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 under the Telephone Legal Access Services benefit as well as receiving Reduced Fee Legal Services of at least 25 percent off the network attorney's normal hourly rate.



## What's excluded?

- ✓ Matters against ARAG, the employer or an insured against the interests of the named insured under the same Certificate.
- ✓ 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.
- ✓ Legal services in class actions, personal injury, punitive damages, malpractice, court appeals or post judgments (settlement agreement signed by all parties, final binding arbitration, judgment issued by a court).
- ✓ Legal services deemed by ARAG to be frivolous or lacking merit, or in actions where the member is a plaintiff and the amount ARAG pays for legal services exceeds the amount in dispute, or in our reasonable belief the member is not actively and reasonably pursuing resolution in their case.





## If I leave my employer can I continue the plan?

Upon notification of termination from the plan, the member has the option to continue the plan on a direct pay basis in our Conversion Plan. The ARAG Conversion Plan is a robust plan but does not exactly match the employer's plan.

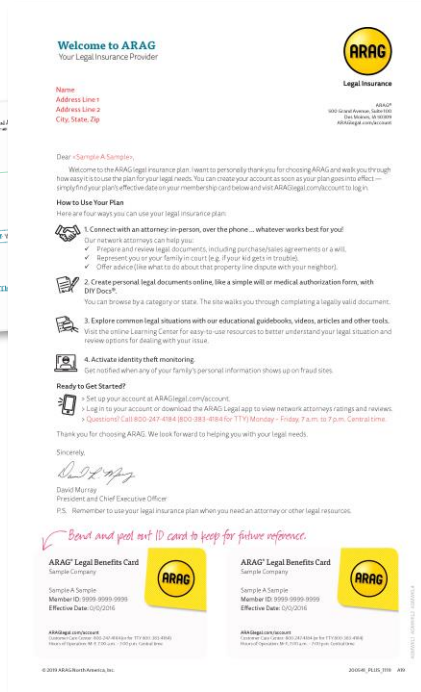
ARAG automatically sends out conversion information to the member's email or mailing address on file. The member then has 90 days from date of separation from their employer to elect the conversion plan on a direct pay basis.

Members can contact our Customer Care Center with questions.

# New Member Welcome Kit



Legal Insurance



## Welcome Letter



## Benefit card



## Member Guide

# Additional Questions



Legal Insurance



## Call Customer Care

800-247-4184

(Monday – Friday, 5 a.m. to 5 p.m. PT)



**service@ARAGlegal.com**



For purposes of the policy, the Policyholder has defined eligible dependents to mean: Spouse or domestic partner and children until the end of the month that they reach age 26.



To learn more, go to:  
**ARAGlegal.com/myinfo**  
**Access Code 18703tac**



**Monthly Cost:**  
**\$21.90**



**How to Enroll:**  
Visit Employee Self Service (ESS) in the General Tools panel, then go to Benefits Services to make benefit elections

# ARAG – Singular Focus on Legal and Our Customers



Legal Insurance

A Leader in Legal Insurance

## U.S. Presence

**45<sup>+</sup>** 45 years of experience  
offering group legal plans

 850 group clients  
1.9 million insureds

Global presence in **19 countries**

 **17.5**

Serving 17.5 million  
customers worldwide



**\$2B** Worldwide premium

Based on 2019 ARAG data

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Proprietary & Confidential | Limitations and exclusions apply

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# Thank you!

ations 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, 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 questions, call 800-758-2860.