

ARAG® – Frequently Asked Questions

How do I get legal help over the phone?

Attorneys can easily and quickly handle certain legal matters over the phone. As a member, you can consult with a Network Attorney over the phone as often as necessary. Simply call our Customer Care Center at **800-247-4184** (TTY 800-383-4184) Monday through Friday 5 am - 5 pm (Pacific) and they will help you get connected with a Network Attorney.

How do I receive legal services from a Network Attorney?

You can choose to find an attorney with the Attorney Finder or you can team-up with CaseAssist™.

- **For CaseAssist** simply call our Customer Care Center toll-free. A friendly Customer Care Specialist will listen to your specific situation and walk you through your plan benefits to ensure you receive the right services to help you prevent or resolve your legal issue. If your situation requires legal representation, you will also receive a CaseAssist Confirmation Package via email, fax or mail to help you along your way.
- **To use the Attorney Finder**, simply log in to the www.ARAGlegal.com/myinfo and enter Access Code: **18703tac** to access the Attorney Finder to search for a Network Attorney who can handle your specific legal matter. Prior to using the Attorney Finder, we recommend you review your plan documents (policy) and verify your legal matter is covered under your legal plan.

Can I use the legal plan for small business-related matters?

No. We provide legal protection for personal legal matters and do not provide services for business-related legal matters.

Does the legal plan cover employer-related legal issues?

No. The plan excludes any matter involving your employer, its subsidiaries or insurance carriers.

What kinds of attorneys are involved in the plan?

As members of smaller firms or sole practitioners, our Network Attorneys share in our mission to enable everyone - not just those who can afford it - the ability to protect their legal rights and assets. Plus, our Network Attorneys average nearly 25 years of experience practicing law.

Can I use an attorney outside of the United States?

Yes. To access worldwide coverage with your legal plan, follow these steps:

1. Contact ARAG to verify coverage and indemnity benefits when using a Non-Network Attorney.
2. Contact an attorney who can help you address your specific legal needs.
3. Request a bill and pay the attorney directly.

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4. Complete and submit an ARAG Non-Network Attorney Claim Form along with an itemized statement from your attorney to receive reimbursement.

How do I get a listing of Network Attorneys in my area?

To get a list of Network Attorneys, please contact our Customer Care Center or search the Attorney Finder.

- As part of CaseAssist, our Customer Care Specialists will help you identify your specific legal needs and provide you a list of Network Attorneys who specialize in the appropriate area of law. Plus, we will email, fax or mail you a list of Network Attorneys along with your CaseAssist Confirmation Package.
- Or you can log in to the www.ARAGlegal.com/myinfo and enter Access Code: **18703tac** to access the Attorney Finder to search for a Network Attorney by area of law and location. If you have any difficulty locating a Network Attorney, please call our Customer Care Center to learn about our Network Attorney Guarantee.

What if a Network Attorney is not located near my home?

As part of our Network Guarantee, if there are no Network Attorneys located within 30 miles of your home we guarantee you the opportunity to receive in-network benefits from an attorney. Our Customer Care Center will work closely with you to ensure you receive covered legal services through an attorney in your area. (Note: Network Guarantee is not available for reduced fee services.)

Do I have to use the same attorney every time?

No. For each covered legal matter you can choose the attorney. Just be sure the attorney you choose provides legal services for the area of law that relates to your specific legal matter.

How is the attorney paid if I use a Non-Network Attorney?

As a member you have the choice to see a Network or Non-Network Attorney, however, 97% of our members* used a Network Attorney for their legal matter requiring no claim form.

If you choose to work with a Non-Network Attorney, you will be billed directly by them. You will then be required to provide us with appropriate documentation - including ARAG Non-Network Attorney Claim Form - to be reimbursed for covered legal services. Reimbursement will then be made to you according to the schedule, which is listed in your group policy.

*2018 ARAG Claims Data

What if I already have an ongoing matter prior to my effective date?

If you have already hired the services of attorney, a legal action has been filed or any actual or alleged violations of either party's rights has occurred, you are not eligible for paid-in-full coverage. However, as a plan member, you are eligible to receive telephone legal advice from a Network Attorney as well as reduced fee benefits for in-office legal services of at least 25% off their normal rate.