



# Legal Insurance from ARAG

Designed for Los Alamos National Labs



## What does legal insurance cover?

With an UltimateAdvisor® legal insurance plan from ARAG®, **count on a wide range of coverage and services,** like the examples shown below — and many more — when you work with a Network Attorney to address the legal situations you may encounter in life.

### Consumer Protection

- ✓ Auto repair
- ✓ Buy or sell a car
- ✓ Consumer fraud
- ✓ Consumer protection for goods or services
- ✓ Home improvement
- ✓ Personal property disputes
- ✓ Small claims court

### Criminal Matters

- ✓ Juvenile
- ✓ Parental responsibility

### Debt-Related Matters

- ✓ Debt collection
- ✓ Garnishments
- ✓ Personal bankruptcy
- ✓ Student loan debt

### Driving Matters

- ✓ License suspension/revocation
- ✓ Traffic tickets

### Tax Issues

- ✓ IRS tax audit
- ✓ IRS tax collection

### Family

- ✓ Adoption
- ✓ Guardianship/conservatorship
- ✓ Name change
- ✓ Pet-related matters
- ✓ Divorce

### Landlord/Tenant Issues

- ✓ Contracts/lease agreements
- ✓ Eviction
- ✓ Security deposit
- ✓ Disputes with a landlord

### Real Estate & Home Ownership

- ✓ Buying a home
- ✓ Deeds
- ✓ Foreclosure
- ✓ Contractor issues
- ✓ Neighbor disputes
- ✓ Promissory notes
- ✓ Real estate disputes
- ✓ Selling a home

### Wills & Estate Planning

- ✓ Powers of attorney
- ✓ Living will
- ✓ Will

## What does it cost?

### UltimateAdvisor®

Employee/Retiree: **\$11.10 per month**

Employee/Retiree + Child(ren): **\$15.24 per month**

Employee/Retiree + Adult: **\$15.24 per month**

Family: **\$16.64 per month**

## Let's talk!

For more information, call **800-247-4184** or visit **ARAGLegalCenter.com**.

Employee access code: **14822lal**

Retiree access code: **14822ret**



## What is legal insurance?

Legal coverage isn't just for the serious issues, it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills, transferring property or buying a home.



For the complete list of what your plan covers, visit:

**ARAGLegalCenter.com** during open enrollment.

Employee Access Code: **14822lal** Retiree Access Code: **14822ret**

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, 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 exclusions, call our toll-free number.

## Why should you get legal insurance?



Receive **100% paid-in-full coverage** for most covered legal matters when you work with a Network Attorney.



Save you an average of **\$2,100** per legal matter.\*



Access to more than **13,000 attorneys** within ARAG's network with an average of 20 years of experience.



Quickly address your covered legal situations with a Network Attorney who is only a **phone call away for legal help and representation.**



Use DIY Docs® to help you create any of **350+ legally valid documents**, including state-specific templates.

## How does legal insurance work?

- 1 Call 800-247-4184** when you have a legal matter.
- 2 Customer Care will walk you through your options** and help you find the appropriate Network Attorney.
- 3 Meet with your Network Attorney** over the phone or in person to begin resolving your legal issue.

### Reviews from plan members

"ARAG gives me the right protection and makes me feel at ease when a legal situation that I have to solve arrives. I made the right decision joining ARAG a few years ago and will keep this plan protection for many years to come."

- Clara Miami, FL



## Sign up for legal insurance

Legal insurance is a part of your company's benefits that become available during open enrollment. Go to your benefits website for enrollment details. And, don't forget to get signed up for legal insurance!

## Plan Enhancements

With ARAG legal insurance, you can easily access professional legal help whenever you need it — with Network Attorney fees that are 100% paid-in-full for most covered legal matters.

*Even better* — when you enroll now, you'll benefit from new enhancements for even broader legal coverage, including removal of yearly usage limits and the addition of complex wills, alimony enforcement, IRS audit protection, IRS collection defense and inheritance protection.

\* Average attorney rate in the United States of \$343 per hour for attorneys with 11 to 15 years of experience. "The Survey of Law Firm Economics: 2017 Edition." The *National Law Journal* and ALM Legal Intelligence, October 2017. Average amount saved based upon top ARAG in-office claims and the hours spent by attorneys per 2017 ARAG Claims Data. The hours spent are multiplied by the average attorney rate (less the average annual cost of an ARAG legal plan).