Most Commonly Asked Questions About ARAG Legal Insurance

Legal Insurance

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

A: Legal issues can come up at any time. And facing them alone can be overwhelming when you're not sure what to do. A legal insurance plan from ARAG® provides access to experienced network attorneys and trusted resources for a wide range of legal needs. And when you work with a network attorney, their fees are paid in full for most covered matters.

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

A: When the unexpected happens, having legal insurance can provide you with protection and peace of mind. And here are six additional reasons you should consider enrolling.

- 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 save legal documents online, like a will, trust or power of attorney using state-specific, attorney-reviewed templates.

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 and other estate planning documents, consumer protection, 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 Employee Access Code: 10287mds or Retiree Access Code: 10287ret.

Q: How much does the legal insurance plan cost?

A: The plan is available for only $13.08 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.

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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: 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.

Q: Is the coverage different for retirees?

A: No. Coverage is the same as the plan offered to current employees.

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