



Inclusive Benefits

Added Legal Protection for You, Support for All

No matter who you are or where you're at in life, legal issues don't discriminate. That's why your ARAG® legal insurance plan includes inclusive benefits to protect you and your family. Whether you're adopting a child or you want to prepare a domestic partnership agreement, you can work with a network attorney and their fees are paid in full for most covered matters. These examples are just a few of the ways your legal plan can help:

- **Administrative Hearings (Veterans Benefits Dispute)**
Your veterans benefits check arrived and it's lower than it has been in the past.
- **Adoption**
You're using an adoption agency for a domestic or international adoption. You want an attorney's assistance to adopt your partner's biological child.
- **Domestic Partnership Agreement**
You'd like to establish a legal agreement between you and your partner regarding the roles and responsibilities of your relationship.
- **Egg/Sperm/Embryo Donation Agreement**
You want an attorney to prepare an agreement giving you (the intended parent) control over all eggs retrieved from a donor.
- **Estate Planning (Wills & Powers of Attorney)**
You are being deployed and want to make sure your spouse has the right to make all financial decisions in case you are incapacitated.
- **Funeral Directive**
You want your partner to have the legal right to carry out your final wishes — from making funeral arrangements to deciding how you'll be remembered.
- **Guardianship/Conservatorship**
You have a parent who is ill and cannot take care of themselves.
- **Gender Identifier Change**
You want an attorney to assist you in the process of changing your gender marker on government documents (Social Security, birth certificate, driver's license, etc.)
- **HIPAA Authorization**
You want your partner to have access to your health information.
- **Hospital Visit Authorization**
You want to document your wishes regarding your partner's rights to visit you in a medical facility.
- **Pre-Birth/Post-Birth Parentage Order**
You are using a surrogate to have a baby and you need to establish legal parentage over the baby.
- **School Administrative Hearings**
Your child has a disability, and the school is not providing adequate accommodations.
- **Surrogacy Agreement**
You and your partner want to have a baby through surrogacy and need help conducting the evaluation, writing an agreement and negotiating payment.

For more information, call **800-360-5567**

Or visit **ARAGlegal.com/plans**, Employee Access Code: **10287mds**
or Retiree Access Code: **10287ret**



Legal Insurance



Reduced Fee Services

If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” in your legal insurance plan, you are eligible for a reduced fee that will be at least 25% off the network attorney’s normal rate. This could include matters such as:

- Child care authorization documents
- Discrimination matters¹



How Legal Insurance Benefits You

Your legal insurance plan from ARAG offers you a place to turn when you need legal help. When you enroll, you’ll have access to the services, consultation and representation of network attorneys as well as additional tools and resources that include:

- DIY Docs® to create state-specific legal documents online
- Step-by-step instructions on how to use the plan
- Access to the ARAG Customer Care specialists



¹Legal matters against your employer, as the group policy holder, are excluded from this coverage.

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, contact us.