




ARAG Legal Insurance



Facts & Stats

85% of U.S. workers experienced at least one legal event in the last 3 years.¹

76%	of Americans don't have a defined way to handle the expense. ²
49%	of U.S. adults have less savings or no savings compared to a year ago due to historically high inflation rates. ³
84%	of ARAG plan members navigating a legal situation, feel that having legal insurance reduced their stress overall. ¹
	ARAG plan members feel they save an average of 8.8 hours when dealing with legal issues-meaning more time to focus at work. ⁴

How it Works

Members can get help for legal matters in 3 easy steps:

1. When something comes up, call ARAG Customer Care, log in to your account or use the ARAG Legal app and select "start a case" for coverage verification.
2. View in-depth network attorney profiles, including member ratings and reviews, to select a local attorney who can assist you in the specific area of law where you need help.
3. Meet with a network attorney over the phone, in person or virtually to address your legal issue.

Legal Savings Chart:

Common Legal Issues:	How Much Can You Save?	
	Average Attorney Fees Without a Legal Plan ⁵	Network Attorney Fees with ARAG ⁶
Wills	\$1,472	\$0
Traffic	\$1,251	\$0
Divorce	\$4,306	\$0

Put your smartphone to work for you! Download the ARAG Legal app on the Apple App Store or Google Play™ Store.

¹ ARAG Stress Research, October 2022

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

³ <https://www.bankrate.com/banking/savings/emergency-savings-report/>

⁴ 2022 ARAG Plan Member Satisfaction Survey.

⁵ Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2020 or 2021 and paid by December 31, 2022, 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.

⁶ Attorney fees are 100% paid in full when using an ARAG network attorney for most covered matters.

HOW LEGAL INSURANCE BENEFITS YOU

- Work with a network attorney and attorney fees are 100% paid-in-full for most covered matters.
- Save thousands of dollars on average, for legal matters by avoiding costly legal fees.⁴
- Find a local attorney easily in ARAG's network – many who average 20+ years of experience.
- 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 create a variety of legally valid documents, including state-specific templates
- Enhancements for 2024 include additional coverage for reproductive assistance, contested divorce, real estate assistance, driving privilege, minor traffic violation assistance, estate protections and tax collection and audit assistance.

Visit [ARAGlegal.com/my info](https://ARAGlegal.com/myinfo), access code 11307gps for information about your coverages and more.

Questions? Please contact the Benefits team at Benefits@gcpsk12.org.