

# Already have an ARAG legal insurance plan?



Here are *five ways* to get the most out of it and stay protected.

## 1. Create a member account at [ARAGlegal.com/account](https://ARAGlegal.com/account) to access:

- » The most up-to-date details regarding specific plan coverages and services
- » Your member ID card
- » The online “Find an Attorney” feature
- » DIY Docs®
- » Educational tools, articles and resources

## 2. Learn what legal benefits and services your plan provides.

- » Log in to your account at [ARAGlegal.com/account](https://ARAGlegal.com/account) to view a comprehensive list of plan coverages and short explanations of the legal matters they address.
- » Call Customer Care. A specialist will listen to your situation, review the coverage and services available through your plan and offer next steps to take.

## 3. Find a network attorney to resolve your legal matter.

- » Call ARAG® Customer Care to confirm your plan coverage and get started on your search for a network attorney.
- » Use our website and access the “Find an Attorney” tab to search for attorneys in your area who practice in specific types of legal matters.
- » Download the ARAG Legal app to locate local network attorneys and read reviews.

## 4. Make use of the DIY Docs® on our website.

- » Create 350+ legally valid documents, including state-specific templates, like simple wills and contracts.
- » Securely access your documents at any time to review and update them as needed.
- » Store or print the documents you create.

## 5. Learn more about managing legal and financial matters at [ARAGlegal.com/learning-center](https://ARAGlegal.com/learning-center).

- » Learning Center articles cover essential legal and financial topics like estate planning, caregiving, consumer protection and financial planning.
- » Guidebooks provide in-depth information about legal and financial matters ranging from buying or selling a home to managing your money.



### ARAG Legal Mobile App

**The ARAG Legal app makes it easy** for plan members to get legal help wherever and whenever they need it.

- ✓ Find a network attorney.
- ✓ See ratings and reviews for ARAG network attorneys.
- ✓ Sort and filter attorney finder search results by a variety of options.



# Legal is everywhere.

Legal coverage isn't just for the serious issues, it's for your everyday needs, too. With ARAG® legal insurance you can access professional legal help whenever you need it — wherever you are. ARAG Legal Insurance protects you as you navigate through life, with matters such as:



**Estate Planning.** Meet with a network attorney to plan who you want to leave your assets to, name a guardian for any young children and determine who will be in charge of your finances and medical decisions if you're unable to make them yourself.



**Family Law.** When you face challenges like divorce, guardianship questions or school matters, our network attorneys can provide legal guidance.



**Traffic Matters.** Our network attorneys can provide resources and assistance to help you defend a traffic offense — and represent you in court if needed.



**Property Protection.** Address neighbor disputes, boundary disagreements and personal loans with the help and support of a network attorney.



**Consumer Protection.** Get advice from a network attorney for issues with auto repairs, contractors, buying a car or various types of fraud.

## How Much Can You Save?

Legal Issue:	Average Attorney Fees without a Legal Plan <sup>1</sup>	Network Attorney Fees <sup>2</sup> with ARAG Legal Plan
Debt collection issues	<del>\$2,650</del>	\$0
Neighbor dispute	<del>\$3,238</del>	\$0
Purchase or sale of a home	<del>\$2,355</del>	\$0
Will	<del>\$1,619</del>	\$0

*More details, please!* To learn more, log in to your account at [ARAGlegal.com/account](https://ARAGlegal.com/account)

<sup>1</sup>Average cost to employee without legal insurance is based on the average number of attorney hours for claims incurred in 2016 or 2017 and paid by December 31, 2018, 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.

<sup>2</sup>Attorney fees are 100% paid in full when using an ARAG network attorney for most covered matters.

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 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.