

Legal Insurance from ARAG®

Designed for the University of California

UNIVERSITY OF CALIFORNIA



Save Time and Money with Legal Insurance

Legal insurance helps you address everyday situations like dealing with traffic tickets, resolving warranty issues or buying a home. When you need help, don't waste time looking for the right attorney or paying costly attorney fees. ARAG offers top-performing legal insurance for you and your family.

What Do I Get for My Money?



In-Office Services: You receive access to a nationwide network of more than **12,000 individually credentialed attorneys** who can advise and represent you.



Telephone Advice: You can call a Network Attorney for **unlimited legal advice** to help prepare personal documents, letters or a will.



Online Resources: ARAG provides online tools and useful information to learn more about legal issues on your own. Use our **DIY Docs®** to help you create any of 350+ legally valid documents, including state-specific templates online.



Most covered legal matters are **100% paid-in-full** when you work with a Network Attorney.



How Much Can You Save?

Common Legal Issues:	Attorney Fees @ 343/hr. ¹	Network Attorney Fees with ARAG ²
Debt Collection Issues	\$2,573³	\$0
Neighbor Dispute	\$2,230³	\$0
Purchase a Home	\$2,144³	\$0
Standard Will Preparation	\$1,458³	\$0
Bankruptcy	\$3,087³	\$0
Minor Traffic Offense	\$1,115³	\$0

¹Average attorney rates in the United States of \$343 per hour for attorneys with 11 to 15 years of experience, *Survey of Law Firm Economics, The National Law Journal* and *ALM Legal Intelligence*, November 2016. ²Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter. ³Attorney costs calculated by multiplying the 2015 ARAG Claims Data by the average attorney rate in the United States of \$343 per hour for attorneys with 11-15 years of experience.

What Does it Cost?

- Employee/Retiree: \$10.87 per month
- Employee/Retiree + Adult: \$14.95 per month
- Employee/Retiree + Child(ren): \$14.95 per month
- Employee/Retiree + Adult + Child(ren): \$16.31 per month

New for 2018!

With ARAG legal insurance, you have a place to turn when you need legal advice or representation.

Even better? Your legal insurance is expanding to cover more Family and Real Estate personal legal matters for even broader legal coverage!

See the backside of this flyer for details.



800-828-1395

ARAGLegalCenter.com, access code 11700uc

Legal Insurance from ARAG®

Count on a wide range of coverage and services, like the examples shown below, that address the legal matters you encounter in life:

For your organization's complete list of covered matters and coverage levels, visit ARAGLegalCenter.com, Access Code 11700uc.

Plan Options	UltimateAdvisor Plus™	Plan Options	UltimateAdvisor Plus™
Consumer Protection		Identity Theft	
Auto Repairs, Buy/Sell a Car, Consumer Fraud and More	Paid-In-Full	Identity Theft Services	Paid-In-Full
Insurance Disputes NEW!	Paid-In-Full	Full-Service Identity Restoration	Paid-In-Full
Residential Contractor Disputes NEW!	Paid-In-Full	\$1 Million Identity Theft Insurance*	Paid-In-Full
Estate Planning		Single-Bureau Credit Monitoring	Paid-In-Full
Wills	Paid-In-Full	Internet Surveillance	Paid-In-Full
Living Will/Healthcare Power of Attorney	Paid-In-Full	Child Identity Monitoring	Paid-In-Full
Power of Attorney	Paid-In-Full	Lost Wallet Services	Paid-In-Full
Protection of Inheritance Rights NEW!	(Up to 6 Hours)	Change of Address Monitoring NEW!	Paid-In-Full
Codicil	Paid-In-Full	Taxes	
Estate Administration & Closing	(Up to 9 Hours)	Tax Services	Paid-In-Full
Executor Appointment NEW!	Paid-In-Full	- Tips for Filing State or Federal Taxes	Paid-In-Full
Family		- Explanation of Tax Law Changes	Paid-In-Full
Adoption - Contested and Uncontested	Paid-In-Full	- Research on Complex Tax Matters	Paid-In-Full
Divorce - Contested and Uncontested	Paid-In-Full	- Advice Regarding IRS Audits and Notifications	Paid-In-Full
Elder Law NEW!	Paid-In-Full	- Review of Last Year's Personal Tax Return	Paid-In-Full
Child Support Enforcement	Paid-In-Full	- Personal Tax Return Preparation for ^{\$50} 4	
Initial Child Custody/Child Support Agreement NEW!	Paid-In-Full	State Tax Audit	Paid-In-Full
Post Decree Enforcement/Defense/Modification	Paid-In-Full	State and Local Tax Collection Defense NEW!	Paid-In-Full
Guardianship/Conservatorship - Contested and Uncontested	Paid-In-Full	Property Tax	Paid-In-Full
Guardianship/Conservatorship Dispute NEW!	Paid-In-Full	IRS Audit Protection	Paid-In-Full
Name Change	Paid-In-Full	IRS Collection Defense	Paid-In-Full
Prenuptial Agreements NEW!	Paid-In-Full	Debt	
Postnuptial Agreements NEW!	Paid-In-Full	Bankruptcy	Paid-In-Full
Parental Responsibilities NEW!	Paid-In-Full	Defense of Debt Collection	Paid-In-Full
Protection from Domestic Violence	Paid-In-Full	Foreclosure	Paid-In-Full
School Administrative Hearings	Paid-In-Full	Defense of Garnishment	Paid-In-Full
Mental Incompetency and Infirmary	Paid-In-Full	Civil Damage Defense	
Caregiving NEW!		Libel/Slander, Pet-Related Matters and More	Paid-In-Full
Annual Checkup, Advice and Services (including access to eldercare support and specialists)	Paid-In-Full	Government Benefits	
Real Estate		Social Security/Veterans/Medicare	Paid-In-Full
Real Estate Disputes - Primary and Secondary Residence NEW!	Paid-In-Full	General Coverages	
Purchase/Sale of Real Estate - Primary & Secondary Residence NEW!	Paid-In-Full	Small Claims Court	Paid-In-Full
Refinance - Primary & Secondary Residence NEW!	Paid-In-Full	General In-Office Services - Advice, negotiation and service for legal matters that are not listed as a covered benefit or exclusion under the plan. The benefit covers such matters as sale or purchase of a residence, preparation of a trust.	(Up to 8 Hours per Certificate Year)
Home Equity Loan - Primary & Secondary Residence NEW!	Paid-In-Full	Personal Property Protection	Paid-In-Full
Land Purchase - Primary Residence NEW!	Paid-In-Full	Credit Record Correction	Paid-In-Full
Construction Loan - Primary & Secondary Residence NEW!	Paid-In-Full	Document Preparation and Review NEW!	Paid-In-Full
Neighbor Disputes - Primary Residence	Paid-In-Full		
Disputes with a Landlord - Contracts, Lease, Eviction, Deposits	Paid-In-Full		
Zoning and Variances	Paid-In-Full		
Easements	Paid-In-Full		
Building Codes	Paid-In-Full		
Traffic and Vehicle			
Minor Traffic (Excluding DWI)	Paid-In-Full		
Driving Privilege Protection (Including DWI)	Paid-In-Full		
Driving Privilege Restoration (Excluding DWI)	Paid-In-Full		
Criminal			
Habeas Corpus	Paid-In-Full		
Juvenile Court	Paid-In-Full		
Criminal Misdemeanor	Paid-In-Full		
Expungement NEW!	Paid-In-Full		
Immigration Services			
Immigration Services	Paid-In-Full		

You may be eligible to receive a minimum **25% reduced fee** off a Network Attorney's normal hourly rate for any other non-covered, non-excluded issues.



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*There is a flat \$50.00 charge for each personal tax return prepared (federal, state, local) and is limited to the preparation of tax forms 1040, 1040A or 1040EZ (includes Schedule A, Schedule B and Schedule D). If the tax return requires any other schedules, an additional fee of \$60.00 per hour will be billed to the member. If a different type of personal tax return is required, the member will be billed \$60 per hour for the preparation of the return and any schedules.

*Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft plan summary for details.

Limitations and exclusions apply. 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.