



Legal Insurance

The ARAG[®] Legal Insurance Plan

Plan Booklet

University of California

Effective Date: January 1, 2020

The ARAG Legal Insurance Plan

This booklet describes the benefits included in The ARAG Legal Insurance Plan including the available service and insurance benefits. Final interpretation of any described benefit is governed by the group insurance contract.

The benefits described in this booklet are available under the group insurance contract when you are an eligible Employee/Retiree and have elected to participate, and have retained your participation in accordance with the terms and conditions of the group insurance contract.

This booklet replaces any older booklets issued to you.

Except when otherwise indicated by the context of this booklet, any masculine terminology herein will also include the feminine, and the definitions of any terms in the singular also include the plural.

Contents

Table of Contents

| | |
|---|----------------|
| Section I: University of California Eligibility and Enrollment | Page 4 |
| A. Eligibility | |
| B. Enrollment | |
| Section II: The ARAG Legal Insurance Plan | Page 4 |
| A. Benefits under The ARAG Legal Insurance Plan Consist of Three Parts | |
| Part I - Legal Representation | |
| Part II - Telephone Legal Advice and Consultation | |
| Part III - Additional Benefits | |
| - Online Tools and Resources | |
| - Tax Services | |
| - Caregiving Services | |
| - Identity Theft Protection | |
| - Reduced Fee Benefit for Non-Covered Matters | |
| - Reduced Contingency Fee | |
| B. Pre-existing Conditions | |
| C. Freedom of Choice of an Attorney | |
| D. Confidentiality | |
| E. Reimbursement of Legal Fees | |
| F. Eligible Charges | |
| G. Extension of Benefits | |
| H. Conversion | |
| Section III: Schedule of Benefits | Page 7 |
| A. Benefits | |
| B. Exclusions and Limitations | |
| Section IV. Glossary | Page 33 |
| Section V. Grievance Procedures | Page 35 |
| Section VI. How To Use The ARAG Legal Insurance Plan | Page 36 |
| A. Customer Care | |
| B. Telephone Legal Advice and Consultation | |
| C. Legal Representation | |
| D. Filing Your Indemnity Claim | |
| E. Additional Services | |
| Section VII. Coordination of Benefits | Page 41 |

Section I and Section II

Section I **UNIVERSITY OF CALIFORNIA ELIGIBILITY,** **ENROLLMENT, TERMINATION AND PLAN** **ADMINISTRATION PROVISIONS** **January 1, 2020**

The University establishes its own legal plan eligibility, enrollment and termination criteria based on the University of California Group Insurance Regulations and any corresponding Administrative Supplements.

A. Eligibility

Employees

For eligibility and enrollment information, go to UCnet <https://ucnet.universityofcalifornia.edu/compensation-and-benefits/eligibility/index.html>.

Retirees

For eligibility and enrollment information, go to UCnet <https://ucnet.universityofcalifornia.edu/compensation-and-benefits/eligibility/index.html>.

B. Enrollment

Employees

For eligibility and enrollment information, go to UCnet <https://ucnet.universityofcalifornia.edu/compensation-and-benefits/eligibility/index.html>.

Retirees

For eligibility and enrollment information, go to UCnet <https://ucnet.universityofcalifornia.edu/compensation-and-benefits/eligibility/index.html>.

Section II **The ARAG Legal Insurance Plan**

A. Benefits Under The ARAG Legal Insurance Plan **Consist of Three Parts**

The person must be an Insured when each service is furnished.

Part I – Legal Representation

Attorney's Fees for most covered (and not excluded) services are 100% paid-in-full when using a Network Attorney. Or use a non-network attorney and be reimbursed up to the non-network attorney benefit. For a detailed description of services and what the benefits are, see Section III. There is a maximum reimbursement amount (see "List of Benefits"). Not all charges are eligible and some charges are eligible only to a limited extent.

There is also a Conversion Plan that may apply after a person ceases to be covered under The ARAG Legal Insurance Plan (see conversion).

Part II – Telephone Legal Advice and Consultation

This part of the plan provides services to Insureds through a Telephone Network Attorney. There is no Network Attorney Fee for these services. The preventive legal services provided by the Telephone Network Attorney are those contained in the List of Benefits that involve the Insured's legal affairs, and are not services that involve a visit to an Attorney's office or are otherwise not covered. The services described will be provided to an Insured at the discretion of the Telephone Network Attorney. The Telephone Network Attorney will not charge an Insured for these services. Telephone Legal Advice and Consultation are not available for matters outside the jurisdiction of the United States.

Part III -Additional Benefits

Online Legal Tools and Resources

This part of the plan provides Insureds the opportunity to receive services online. There is no additional fee for these services.

Caregiving Services

This part of the benefit offers access to Network Attorneys and other professionals who can help find caregiving options for your parents or grandparents. You talk with an Eldercare Advocate who can:

Section II

The ARAG Legal Insurance Plan

- Assess your parent's or grandparent's eldercare needs (e.g. cooking, cleaning, medications, transportation, home health, assisted-living and nursing home facilities), answer questions, provide information and resources, and help develop care plans.
- Send a personalized information guide with a list of assisted living facilities, nursing home or healthcare agencies, including comparative quality-of-care ratings and reports on thousands of facilities and agencies.
- Search for available assisted living facilities, nursing homes, home healthcare agencies and adult day care providers and their rates, then negotiate discounts for facilities when available.

Your parents/grandparents will also have access to a Network Attorney for legal advice on elder law issues (e.g., Medicare/Social Security benefits, estate planning, real estate). They can also meet with a Network Attorney once a year for an annual legal check-up.

Tax Services

This part of the plan provides you with year-round access to experienced tax specialists. You can call toll-free for a one-on-one consultation if you have questions or need advice regarding your personal, non-business related tax matters. You'll also benefit from discounted personal tax return preparation services.

Identity Theft Protection

A service that gives you access to:

- **Identity Theft Materials**, including:
 - An Identity Theft Prevention Kit to help protect yourself from becoming a victim.
 - An Identity Theft Victim Action Kit to help speed your recovery should you become a victim of identity theft.
 - A tracking document to help you keep track of phone calls, e-mails and letters for attorneys.
 - An Identity Theft Affidavit to help you report your identity theft to necessary parties.
- **Identity Theft Case Specialists** who will help you determine appropriate steps to begin recovery and monitor the progress.
- **Full-Service Identity Restoration:** Identity Theft Restoration Specialists provide full-service identity restoration services, including specialized limited power of attorney to work on your behalf to restore your identity.
- **Lost Wallet Services:** Identity Theft Restoration Specialists assist you in canceling and reissuing personal documents such as credit cards, driver's

license, Social Security cards, etc. - due to lost or stolen wallet or identity documents.

- **Identity Theft Insurance:** Should you become a victim of identity theft, Identity Theft Insurance provides coverage up to \$1 million for expenses associated with restoring your identity. (Eligibility, coverage, limitations and exclusions are governed by a separate Master Policy. Please see the Identity Theft Plan Summary for details.)

In order to use the following services, you will need to log in and establish an online monitoring account.

- **Single-Bureau Credit Monitoring:** Services designated to track and inform you of any activities or changes to your credit - including loan applications, credit card activations, delinquencies, etc.
- **Internet Surveillance:** Service that monitors thousands of websites and millions of data points, alerting you if your personal information is found being bought or sold online.
- **Child Identity Monitoring:** Service that monitors your minor child's personal information and Social Security number for activity on the dark web. It also monitors a minor child's Social Security number to identify credit information associated with his or her identity.
- **Change of Address Monitoring:** Alerts you if a change of address request has been submitted to the U.S. Postal Service for your address.

Reduced Fee Benefit for Non-Covered Matters

This part of the plan offers reduced fees of at least 25% off the Network Attorney's normal hourly rate, for services not covered and not excluded. The initial consultation for each legal matter will be provided at no cost. If you retained the services of a Network Attorney prior to the effective date of your legal insurance membership, the reduced fee benefit is not available.

Reduced Contingency Fee

This part of the plan provides caps on the percentage of any settlement arrangements on contingency fee cases. Fees for Network Attorney fees are capped at 25% for initial trial/settlement and 30% for subsequent appeal proceedings. The initial consultation for each legal matter will be provided at no cost. If you retained the services of a Network Attorney prior to the effective date of your legal insurance membership, the reduced fee benefit is not available.

Section II

The ARAG Legal Insurance Plan

B. Pre-Existing Conditions

Any legal matter that occurs or is initiated prior to the effective date of an Insured will be considered excluded and no benefits will apply. ARAG defines this as an event covered by this policy whose initiation date will be considered the earlier of the date (a) written notice of a legal dispute is sent or filed by you or received by you; or (b) a ticket or citation is issued; or (c) an attorney is hired. If your matter is considered pre-existing, paid-in-full office visit or representation coverage is not available; however, as long as the matter is not listed under "Exclusions" in the plan, you are able to receive advice from a network attorney under the telephone legal access services benefit. You can also receive a reduced fee benefit of at least 25% off the Network Attorney's normal hourly rate if you have not previously hired an attorney.

C. Freedom of Choice of an Attorney

An Insured may choose any Attorney to provide Legal Representation. Except for the provisions of the Benefits and the requirement of information for claim processing, neither ARAG nor the University of California will interfere with the Insured's Attorney. The Attorney's obligation will be only with and to the Insured. If an Insured chooses to use a Non-Network Attorney the Non-Network Attorney indemnity benefit schedule will apply.

D. Confidentiality

An Insured is assured full confidentiality with respect to calls and problems discussed with any Service Provider or Attorney with respect to claims submitted for Legal Representation under The ARAG Legal Insurance Plan.

E. Reimbursement of Legal Fees

The Benefit amount payable for legal services furnished to an Insured is the amount of the eligible charges for those legal services, but not more than these limits.

- For Legal Representation by a Network Attorney, see the limits determined from the Schedule of Benefits list of legal services in Section III.
- For Legal Representation by a Non-Network Attorney, see the indemnity reimbursement amounts shown in the Schedule of Benefits in Section III.
- Only one Benefit shall be payable for all legal services arising out of a single cause of action or event resulting in the need for the legal services. ARAG will decide which Benefit shall be payable.

If a court awards Attorney fees to an Insured in connection with covered Benefits, ARAG may require the Insured to assign all rights of recovery of the legal fees to the extent of the payment that was made by them. If an assignment is sought, an Insured must cooperate with ARAG.

F. Eligible Charges

A charge is an eligible charge if all these conditions are met:

- It is for a covered legal service furnished to an Insured while the plan is in effect;
- The service involves an Insured's personal legal matters and is contained in the List of Benefits; and
- The person is an Insured when the service is furnished.

G. Extension of Benefits

If coverage for you or one of your covered dependents is terminated, your legal services coverage (except Telephone Legal Advice and Consultation) will be extended to cover legal services in progress prior to the date the coverage terminated until the services are completed.

H. Conversion

To receive UltimateAdvisor Conversion Plan information and to enroll online, visit www.ARAGLegal.com/conversion.

Or

Call an ARAG Customer Care Specialist toll-free at 800-828-1395 (TTD 800-383-4184) to request plan information and enrollment materials.

Complete and sign the Enrollment Form, (and a blank voided check or required savings account information if choosing the bank draft option), and mail to: ARAG, ATTN: Eligibility, 500 Grand Avenue, Suite 100, Des Moines, IA 50309 or fax to 515-246-8816.

ARAG must receive these materials – which include arrangements for premium payment within 90 days of the disqualifying event.

Section III Schedule of Benefits

Note: You must have family participation in order for your eligible dependents to utilize the Schedule of Benefits.

A. Benefits

The Schedule of Benefits applies to an Insured when the Schedule of Benefits specifically states that Benefit. It includes only Benefits included in the list. However, if the law of jurisdiction where the Benefit is furnished uses legal terms that differ from those in the list provided, ARAG will determine the equivalent Benefit from the list provided.

The benefit year is a 12-month period based on a calendar year. A Benefit may be furnished for more than one insured in a Family Unit with respect to the same event or cause of action resulting in the need for that Benefit. In that case, only one Benefit will be considered to have been furnished.

If a Non-Network Attorney is used, the amounts payable under that Benefit may be up to the limits on the following schedule.

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|-------------------------|---|
| <p>Uncontested Adoption Legal services¹ in an uncontested adoption for an insured to become an adoptive parent(s).</p> <p>¹In international adoptions, where a foreign attorney is necessary, you are eligible to receive indemnity reimbursement in addition to the benefits available in the United States.</p> | PAID IN FULL | \$ 400* |

Section III Schedule of Benefits

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|-------------------------|---|
| Contested Adoption | | |
| Legal services ¹ in a contested adoption for an insured to become an adoptive parent(s). | PAID IN FULL | \$ 800* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| <p>¹In international adoptions, where a foreign attorney is necessary, you are eligible to receive indemnity reimbursement in addition to the benefits available in the United States</p> | | |
| Building Codes | | |
| Legal services for an insured in an administrative action for permit or code violations relating to the renovation and/ or improvement of your existing primary residence . | PAID IN FULL | \$ 400* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Caregiving Services - Annual Check Up | | |
| Legal services for you and your parent/ grandparent to meet with an attorney on an annual basis. This annual meeting is to discuss the legal needs of your parent/grandparent and discuss any changes in their situation and potential legal implications. | PAID IN FULL | \$ 80* |
| <p>This benefit is limited to one usage per family per certificate year.</p> | | |
| Child Support Enforcement | | |
| Legal services for an insured for a motion brought by you to enforce a final decree for child support. | PAID IN FULL | \$ 640* |

Section III Schedule of Benefits

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|---|---|
| <p>Defense of Civil Damage Claims Legal services for an insured in defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle, claims which are covered by other insurance, or claims related to a felony charge.</p> | PAID IN FULL | \$ 800* |
| <p>Trial for three (3) days or less</p> | PAID IN FULL | \$ 1,800** |
| <p>Trial starting on day four (4) until completion</p> | PAID IN FULL | \$ 100,000*** |
| <p>Credit Records Correction Legal services for an insured related to correcting inaccuracies or misrepresentations on your credit record.</p> | PAID IN FULL | \$ 160* |
| <p>Criminal Misdemeanor Defense Legal services for an insured in the defense against criminal misdemeanor charges, except those involving motorized vehicles and domestic violence charges. If the charge is escalated to a felony, coverage will cease as of the date of the escalation. If a felony charge is reduced or pled down to a misdemeanor no coverage applies.</p> | PAID IN FULL | \$ 720* |
| <p>Trial for three (3) days or less</p> | PAID IN FULL | \$ 1,800** |
| <p>Trial starting on day four (4) until completion</p> | PAID IN FULL | \$ 100,000*** |
| <p>Uncontested Divorce Legal services for the named insured in an uncontested divorce, a legal separation and/or an annulment of marriage.</p> | PAID IN FULL | \$ 640* |
| <p>Contested Divorce - 25 hours Legal services for the named insured in a contested divorce, a legal separation and/or an annulment of marriage.</p> | PAID IN FULL (up to 25 hours per insured event) | \$ 2,000* |

Section III Schedule of Benefits

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|---|---|
| <p>Driving Privilege Protection Legal services for an insured in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of your driving privileges.</p> | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| <p>Driving Privilege Restoration (excluding DWI-related) Legal services for an insured in an administrative proceeding for the restoration of suspended or revoked driving privileges of an insured. (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)</p> | PAID IN FULL | \$ 240* |
| <p>Easement Legal services for an insured in an administrative action regarding an easement on your primary residence.</p> | PAID IN FULL | \$ 400* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| <p>Estate Administration & Estate Closing (Probate) - 9 hours Legal services for an insured in administering an estate where you have been named the executor.</p> | PAID IN FULL (up to 9 hours per insured event) | \$ 720* |
| <p>Expungement Legal services for an insured for the expungement of your criminal record.</p> | PAID IN FULL | \$ 240* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |

Section III Schedule of Benefits

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|---|------------------|---|
| Foreclosure | | |
| Legal services for an insured regarding written notice of a foreclosure related to your primary residence . | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Defense of Garnishment | | |
| Legal services for an insured in a legal dispute for a garnishment against you to collect judgment related to goods or services . | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| (Exclusion #3 as it relates to post judgment garnishment is waived for this benefit .) | | |
| Uncontested Guardianship/Conservatorship | | |
| Legal services in an uncontested Guardianship/Conservatorship for an insured to appoint or be appointed as a Guardian/Conservator. | PAID IN FULL | \$ 480* |
| Contested Guardianship/Conservatorship | | |
| Legal services in a contested Guardianship/Conservatorship for an insured to appoint or be appointed as a Guardian/Conservator. | PAID IN FULL | \$ 720* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Habeas Corpus Proceedings | | |
| Legal services for an insured in habeas corpus proceedings. | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |

Section III Schedule of Benefits

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|--|---|
| Mental Incompetency or Infirmity Proceedings | | |
| Legal services for an insured in defense of mental incompetency or infirmity proceedings. | PAID IN FULL | \$ 960* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Protection of Inheritance Rights - 6 hours | | |
| Legal services for an insured claiming the right to inherit from or assert a claim against a deceased person's estate. | PAID IN FULL (up to 6 hours per insured event) | \$ 480* |
| Minor Traffic - Broad (excluding DWI-related) | | |
| Legal services for an insured in the defense of a traffic offense, the conviction of which would not result in suspension or revocation of your driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or any non-moving offense .) | PAID IN FULL | \$ 240* |
| Name Change | | |
| Legal services for an insured to legally change his/her name. | PAID IN FULL | \$ 240* |
| Neighbor Disputes | | |
| Legal services for an insured with a neighbor as a plaintiff or defendant in a dispute related to your primary residence , including boundary or property title disputes. | PAID IN FULL | \$ 720* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| General In Office Services - 4 hours | | |
| General in office legal services. | 4 hours | \$ 320* |
| (This benefit is limited to four hours per family per certificate year .) | | |

Section III Schedule of Benefits

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|---|-------------------------|---|
| Parental Responsibilities | | |
| Legal services for an insured in juvenile court proceedings (except those involving traffic matters) where a state has brought an action regarding your parental responsibilities for an insured child. | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Personal Property Protection | | |
| Legal services for an insured as a plaintiff or defendant regarding contracts or obligations for the transfer of your personal property or your personal property rights. | PAID IN FULL | \$ 320* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Postnuptial Agreements | | |
| Legal services for the named insured for the preparation of a postnuptial agreement. | PAID IN FULL | \$ 320* |
| Prenuptial Agreements | | |
| Legal services for an insured for the preparation of a premarital or antenuptial agreement. | PAID IN FULL | \$ 320* |
| Refinancing - Primary Residence | | |
| Advice and review of relevant documents regarding refinancing of your primary residence . | PAID IN FULL | \$ 160* |
| Property Tax - Primary Residence | | |
| Legal services for an insured in an administrative action brought by you to reduce the property tax assessment on your primary residence . | PAID IN FULL | \$ 400* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |

Section III

Schedule of Benefits

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|------------------|---|
| <p>Purchase of Real Estate Legal services for an insured for the purchase of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing.</p> | PAID IN FULL | \$ 320* |
| <p>Real Estate Disputes Legal services for an insured as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of your primary residence.</p> | PAID IN FULL | \$ 1,200* |
| <p>Trial for three (3) days or less</p> | PAID IN FULL | \$ 1,800** |
| <p>Trial starting on day four (4) until completion</p> | PAID IN FULL | \$ 100,000*** |
| <p>Real Estate Disputes - Secondary Residence Legal services for an insured as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of your secondary residence.</p> | PAID IN FULL | \$ 1,200* |
| <p>Trial for three (3) days or less</p> | PAID IN FULL | \$ 1,800** |
| <p>Trial starting on day four (4) until completion</p> | PAID IN FULL | \$ 100,000*** |
| <p>Residential Contractor Disputes Legal services for an insured for written, verbal or implied contracts or obligations for the renovation and/or improvement of your existing primary residence.</p> | PAID IN FULL | \$ 800* |
| <p>Trial for three (3) days or less</p> | PAID IN FULL | \$ 1,800** |
| <p>Trial starting on day four (4) until completion</p> | PAID IN FULL | \$ 100,000*** |
| <p>Sale of Real Estate Legal services for an insured for the sale of your primary residence for the review and preparation of documents including the contract for sale and attendance at closing.</p> | PAID IN FULL | \$ 320* |

Section III Schedule of Benefits

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|---|-------------------------|--|
| Social Security/Veterans/Medicare Legal services for an insured in an administrative legal dispute arising out of Social Security, Veterans, Medicare or Medicaid benefits. | PAID IN FULL | \$ 400* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Tenant Matters Legal services for an insured as a plaintiff or defendant with your landlord as tenant of your primary residence , including but not limited to, eviction and security deposit disputes. | PAID IN FULL | \$ 320* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Irrevocable Trusts Legal services for an insured for the preparation of a stand-alone irrevocable trust. | PAID IN FULL | \$ 320* single document \$ 400* spousal documents |
| Revocable Living Trusts Legal services for an insured for the preparation of a stand-alone revocable trust. | PAID IN FULL | \$ 320* single document \$ 400* spousal documents |
| Wills & Durable Power of Attorney Individual will or spousal will(s). (Does not include any tax planning services done in connection with the will.) | PAID IN FULL | \$ 320 single document \$ 400 spousal documents |
| Codicil (an amendment to a will) | PAID IN FULL | \$ 40 single document \$ 80 spousal documents |
| Living Will / Health Care Directive | PAID IN FULL | \$ 40 single document \$ 80 spousal documents |
| Durable / Financial Power of Attorney | PAID IN FULL | \$ 40 single document \$ 80 spousal documents |

Section III

Schedule of Benefits

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|---|------------------|---|
| Zoning and Variances | | |
| Legal services for an insured in an administrative action related to a zoning change, variance, or an eminent domain proceeding involving your primary residence . | PAID IN FULL | \$ 400* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Child Custody/Child Support Agreement | | |
| Legal services for an insured for the creation of an initial child custody, child support, or visitation agreements. This benefit does not include the modification of current agreements. | | |
| Child custody / visitation | PAID IN FULL | \$ 960* |
| Child support | PAID IN FULL | \$ 640* |
| Construction Loan - Primary Residence | | |
| Legal services for an insured for the preparation and review of a construction loan related to building your primary residence . | PAID IN FULL | \$ 420* |
| Construction Loan - Secondary Residence | | |
| Legal services for an insured for the preparation and review of a construction loan related to building your secondary residence . | PAID IN FULL | \$ 420* |

Section III

Schedule of Benefits

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|---|------------------|---|
| <p>Elder Law Initial advice for an insured on the impact of your parent's/grandparent's personal legal matter on you.</p> | PAID IN FULL | \$ 25 |
| <p>Legal services for an insured for the preparation and review of a deed where you are the grantee.</p> | PAID IN FULL | \$ 40 per document |
| <p>Legal services for an insured for the preparation and review of a promissory note where you are the payee.</p> | PAID IN FULL | \$ 40 per document |
| <p>Legal services for an insured for the review of your parent's/grandparent's personal legal documents, including estate planning documents where you have been named as an agent or executor/personal representative.</p> | PAID IN FULL | \$ 40 per document |
| <p>Executor Appointment Legal services for an insured to be appointed executor of an estate, where no valid will exists.</p> | PAID IN FULL | \$ 720* |
| <p>Guardianship/Conservatorship Dispute Legal services for an insured in a legal dispute related to your role as a Guardian/Conservator.</p> | PAID IN FULL | \$ 720* |
| <p>Trial for three (3) days or less</p> | PAID IN FULL | \$ 1,800** |
| <p>Trial starting on day four (4) until completion</p> | PAID IN FULL | \$ 100,000*** |
| <p>Home Equity Loan - Primary Residence Legal services for an insured for the preparation and review of home equity loans for your primary residence.</p> | PAID IN FULL | \$ 160* |
| <p>Home Equity Loan - Secondary Residence Legal services for an insured for the preparation and review of home equity loans for your secondary residence.</p> | PAID IN FULL | \$ 160* |
| <p>Land Purchase - Primary Residence Legal services for an insured for the purchase of land that you intend to build your primary residence for the review and preparation of documents including the contract for sale and attendance at closing.</p> | PAID IN FULL | \$ 320* |

Section III

Schedule of Benefits

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|---|------------------|---|
| <p>Refinancing - Secondary Residence Advice and review of relevant documents regarding refinancing of your secondary residence.</p> | PAID IN FULL | \$ 160* |
| <p>Document Review Legal services for an insured for the review of your personal legal documents.</p> | PAID IN FULL | \$ 40 per document |
| <p>Protection from Domestic Violence - Named Insured Legal services for the named insured to obtain a protective order related to domestic violence.</p> | PAID IN FULL | \$ 320* |
| <p>Protection from Domestic Violence - Insured Legal services for an insured to obtain a protective order related to domestic violence when the opposing party is not an insured under the same Certificate.</p> | PAID IN FULL | \$ 320* |
| <p>Mechanic's Lien Legal services for an insured to remove a mechanic's lien.</p> | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| <p>Student Loan Debt Collection Legal services for an insured as the defendant in a legal dispute related to your student loan.</p> | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |

Section III

Schedule of Benefits

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|---|------------------|---|
| Bankruptcy Legal services for an insured up to and including filing of a Chapter 7 bankruptcy final report. | PAID IN FULL | \$ 880* |
| Legal services for an insured up to and including confirmation of a Chapter 13 bankruptcy. This benefit does not include the ongoing maintenance of a Chapter 13 repayment plan. | PAID IN FULL | \$ 1,200* |
| Legal services for an insured to file an amendment/modification to a Chapter 7 post-discharge or a Chapter 13 post-confirmation bankruptcy. | PAID IN FULL | \$ 240* |
| Consumer Protection - Defendant Legal services for an insured as a defendant regarding written contracts or warranties relating to consumer goods or services , (excluding residential contractor and insurance disputes). | PAID IN FULL | \$ 800* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Consumer Protection - Plaintiff Legal services for an insured as a plaintiff regarding written contracts or warranties relating to consumer goods or services , (excluding residential contractor and insurance disputes). | PAID IN FULL | \$ 800* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Defense of Debt Collection Legal services for an insured as the defendant in a legal dispute related to consumer goods or services (excluding foreclosure, garnishment, mechanic's lien and student loan debt collection). | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |

Section III Schedule of Benefits

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|------------------|---|
| Insurance Disputes | | |
| Legal services for an insured as a plaintiff or defendant relating to disputes with your insurance carrier. | PAID IN FULL | \$ 800* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| IRS Collection Defense | | |
| Legal services for an insured in defense against collection actions by the Internal Revenue Service (IRS) related to errors on your personal tax return where the initial written notice is received after your effective date . This benefit does not include collection actions related to your failure to file a personal tax return or your failure to pay the taxes your filed personal tax return indicated you owed. | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| IRS Audit Protection | | |
| Legal services for an insured involving Internal Revenue Service (IRS) audits related to your personal tax return where the initial written notice is received after your effective date . This benefit does not include audits related to your failure to file a personal tax return or your failure to pay the taxes your filed personal tax return indicated you owed. | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |

Section III Schedule of Benefits

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|------------------|---|
| <p>Alimony, Child Support, Child Custody and Child Visitation Modification Defense Legal services for an insured for a motion brought against you to modify a final decree for child support, child custody, child visitation, or alimony.</p> | | |
| Alimony | PAID IN FULL | \$ 400* |
| Child Custody / Child Visitation | PAID IN FULL | \$ 960* |
| Child Support | PAID IN FULL | \$ 640* |
| <p>Alimony, Child Custody and Child Visitation Enforcement Legal services for an insured for a motion brought by you or against you to enforce a final decree for child custody, child visitation, or alimony.</p> | | |
| Alimony | PAID IN FULL | \$ 400* |
| Child Custody / Child Visitation | PAID IN FULL | \$ 960* |
| <p>Child Custody and Child Visitation Modification Legal services for an insured for a motion brought by you to modify a final decree for child custody or child visitation.</p> | | |
| | PAID IN FULL | \$ 960* |
| <p>Purchase/Sale of Secondary Residence Legal services for an insured for the purchase or sale of your secondary residence for the review and preparation of documents including the contract for purchase or sale and attendance at closing.</p> | | |
| | PAID IN FULL | \$ 320* |
| <p>School Administrative Hearings Legal services for an insured in an administrative public or private formal school proceeding regarding disabilities, special education and student policy violations.</p> | | |
| | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |

Section III

Schedule of Benefits

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|---|------------------|---|
| <p>Small Claims Court Legal services for an insured to bring a claim in Small Claims Court (or similar court of limited civil jurisdiction). This benefit does not include representation in court.</p> | PAID IN FULL | \$ 320* |
| <p>Legal services for an insured to defend an action in Small Claims Court (or similar court of limited civil jurisdiction) including representation in court where allowed by law.</p> | PAID IN FULL | \$ 400* |
| <p>(Exclusion #4 as it relates specifically to plaintiff matters does not apply to this benefit.)</p> | | |
| <p>State and Local Tax Collection Defense Legal services for an insured in defense against collection actions by state and/or local tax authority related to errors on your personal state tax return or personal local taxes where the initial written notice is received after your effective date. This benefit does not include collection actions related to your failure to file a personal tax return or your failure to pay the taxes your filed personal tax return indicated you owed.</p> | PAID IN FULL | \$ 480* |
| <p>Trial for three (3) days or less</p> | PAID IN FULL | \$ 1,800** |
| <p>Trial starting on day four (4) until completion</p> | PAID IN FULL | \$ 100,000*** |
| <p>State and Local Tax Audit Legal services for an insured involving state and/or local tax authority audits related to your personal state tax return or personal local taxes where the initial written notice is received after your effective date. This benefit does not include audits related to your failure to file a personal tax return or your failure to pay the taxes your filed personal tax return indicated you owed.</p> | PAID IN FULL | \$ 480* |
| <p>Trial for three (3) days or less</p> | PAID IN FULL | \$ 1,800** |
| <p>Trial starting on day four (4) until completion</p> | PAID IN FULL | \$ 100,000*** |

Section III Schedule of Benefits

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|---|-------------------------|---|
| <p>Document Preparation Legal services for an insured for the preparation of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, Installment Contracts, Bill of Sale, HIPAA Authorization and Certification of Trust.</p> | PAID IN FULL | \$ 40 per document |
| <p>Juvenile Court Legal services for an insured child charged with a crime (except those involving traffic matters or felony charges) when the court proceedings are held in juvenile court. If the matter is removed from juvenile court, coverage under this benefit will cease as of the date of the removal.</p> | PAID IN FULL | \$ 480* |
| <p>Trial for three (3) days or less</p> | PAID IN FULL | \$ 1,800** |
| <p>Trial starting on day four (4) until completion</p> | PAID IN FULL | \$ 100,000*** |

* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

*** **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

CONDITIONS

Policy Period and Territory

This policy applies to **insured events** which occur worldwide while **your Certificate of Insurance** is in effect. If an **insured event** occurs outside the United States **indemnity benefits** apply.

Any **insured event** which occurs prior to the **effective date** of an **insured** will be considered excluded and no **benefits** will apply.

Eligibility

Each eligible person as described in the Declarations, who is registered with **us**, and for whom a premium is paid, shall become an **insured** on the **effective date**.

Section III

Schedule of Benefits

Cancellation and Termination

Neither **we** nor the **policyholder** will cancel this policy during the term defined in the Declarations except for fraud or for the failure to pay premium due. **We** will give **you** ten (10) days notice of cancellation for nonpayment of premium and forty-five (45) days notice of cancellation for any other reason.

If the **named insured** ends employment or membership in the group to which this policy is issued (except upon the **named insured's** death), or the policy is canceled by the **policyholder**, **your** coverage will cease at the end of the term for which premium has been paid.

Waiver of Premium

Upon the death of the **named insured**, coverage for the surviving spouse or domestic partner and the **insured** dependents continues under the policy for one year, and **we** waive further premium payments during this time. Coverage shall terminate prior to the end of the one year period if the **policyholder** cancels the policy during that time frame, in such case, coverage shall cease as of the date the **policyholder** cancels the policy.

Should a **named insured** be deployed for a period of more than thirty (30) consecutive days for the purposes of military service or of responding to a declared national emergency, coverage for the spouse or domestic partner and the **insured** dependents will continue, without the payment of premium, for the length of the **named insured's** absence and for so long as the **named insured** remains eligible for **benefits** through the **policyholder**.

Conversion

You may continue insurance when **you** no longer qualify as an employee of the **policyholder** or as a member of the group to which this policy is issued. **You** must notify **us** within ninety (90) days of this disqualifying event to make arrangements for premium payment. Payment of premium is required from the last date of **your** eligibility under this policy.

Coordination of Benefits

This policy coordinates **benefits** as defined in the National Association of Insurance Commissioners Model Coordination of Benefits Provisions.

If **you** are entitled to receive **legal services** or reimbursement for **legal services** from any other person or organization, **our** coverage will be excess.

Payment by **us** for **legal services** under this policy does not preclude **your** attorney from seeking and recovering attorney fees from an opposing party, where authorized by law, court rule or contract, at the attorney's usual and customary or prevailing rate. If **you** receive reimbursement of attorney's fees, then **you** will reimburse **us** for payments made under this policy.

Payment Limitations

You may not make claims under separate **benefits** for one legal matter.

Notice of Claim, Proof of Expense Incurred and Payment of Claim

You or **your** representative must submit a written notice of claim to **us** within one year after the **insured event**. A claim form and itemized billing are required within one hundred eighty (180) days after **legal services** for which **you** seek payment are completed.

You are responsible for verifying **your** legal matter is covered under **your** legal plan with **us** prior to receiving **legal services**. **You** will be responsible for payment to the attorney at their usual and customary rate if **your** matter is not covered.

Section III

Schedule of Benefits

You must give **us** all information **we** request with respect to the circumstances of an **insured event** or **service** provided. **We** have the right to withhold **benefits** if the requested information is not provided to **us**.

Fraud or Abuse

We do not provide **benefits** for **you** if **you** have intentionally concealed or misrepresented any material fact or circumstance or have made false statements or engaged in fraudulent conduct relating to **your** insurance. **We** may discontinue **your** benefits if **we** deem that **you** are exhibiting hostile or abusive behavior towards **us**, **our** employees and/or **Network Attorneys**.

Subrogation

We may require **you** to assign all rights of recovery of legal fees to the extent that payment is made by **us**. If an assignment is sought, **you** must cooperate with **us**.

Relation of the Parties

You have the unrestricted right to choose an attorney. The attorney is not **our** agent or employed by **us** or the **policyholder**. **We** and the **policyholder** shall at no time control or interfere with the performance of the attorney and **we** do not guarantee the skill of the attorney. Any payment to a **network attorney** for **legal services** is **our** responsibility up to **your** policy limits.

Grievances

If **you** have a problem with a **Network Attorney** in the handling of a legal matter covered under this insurance policy, contact **us** for assistance in resolving **your** issue.

You have the right to file a complaint with the State Bar about **your** attorney at any time.

EXCLUSIONS

We do not provide coverage for:

1. Matters against **us**, the **policyholder** or an **insured** against the interests of the **named insured** under the same **Certificate**.
2. **Legal services** arising out of a business interest, investment interests, employment matters, employee benefits, **your** role as an officer or director of an organization, and patents or copyrights.
3. **Legal services** in class actions, punitive damages, personal injury, malpractice, court appeals or post judgments (settlement agreement signed by all parties, final binding arbitration, judgment issued by a court).
4. **Legal services** deemed by **us** to be frivolous or lacking merit, or in actions where **you** are the plaintiff and the amount **we** pay for **your legal services** exceeds the amount in dispute, or in **our** reasonable belief **you** are not actively and reasonably pursuing resolution in **your** case.

Section III Schedule of Benefits

TERMS AND CONDITIONS

This plan may be amended or changed at any time by written agreement between the plan sponsor and us.

Any terms of this plan which are in conflict with any state or federal law are amended to conform to all applicable federal or state regulations.

We do not provide services for you if you have intentionally concealed or misrepresented any material fact or circumstance or have made false statements or engaged in fraudulent conduct relating to your membership or the plan.

SERVICES

TELEPHONE LEGAL ACCESS SERVICES

We will pay the attorney fees of a Telephone Legal Access Law Firm as defined below for Telephone Legal Access Services provided by a Telephone Legal Access Law Firm while your Certificate is in effect.

"Telephone Legal Access Law Firm" - means an independent law firm that has entered into a written agreement with us to provide Telephone Legal Access Services to you within the territory of the United States.

"Telephone Legal Access Services" - means the type of legal services which, within applicable standard of professional care and conduct, may be rendered by the Telephone Legal Access Law Firm in one or more telephone conversations with a client and which may be connected with other legal services based on telecommunication which are specifically listed below.

You will receive:

- Toll-free telephone advice on how the law relates to your personal legal matter and which action may be taken.
- Follow-up correspondence and telephone calls to third parties related to your personal legal matter.
- Specific document preparation and document review.
- You will receive legal assistance from the Telephone Legal Access Law Firm for the preparation or review of a Standard Will or Codicils.

Standard Will means a will document without trust provisions other than a support trust for dependent children limited to appointing a guardian and placing assets for dependent children until they reach their age of majority.

Section III

Schedule of Benefits

REDUCED FEE LEGAL SERVICES

If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” in your Service Plan, you are eligible to work with a Network Attorney and receive a reduced fee that will be at least 25% off the attorney’s normal hourly rate. The initial consultation for each legal matter will be provided at no cost. If you retained the services of the Network Attorney prior to the effective date of your legal insurance membership, the reduced fee benefit is not available. Payment of attorney fees is handled directly between the plan member and the Network Attorney. Access to a Network Attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a Network Attorney within legal practice areas.

For matters that include a cap on the number of hours ARAG will pay a Network Attorney, and where your legal matter will exceed the cap set, the Network Attorney will bill you directly at reduced rates of at least 25% off his or her normal rates for the remaining hours. You pay the attorney directly.

For Telephone Advice, if your matter cannot be resolved over the phone and is not fully covered under your insurance policy and not excluded under the “Exclusions” in your Service Plan, you are eligible to work with a Network Attorney and receive a reduced fee that will be at least 25% off the attorney’s normal hourly rate. Payment of attorney fees is handled directly between the plan member and the Network Attorney.

REDUCED CONTINGENCY FEES

This service provides you access to a Network Attorney for a legal matter the Network Attorney deems to be appropriately handled through the use of a contingency fee. The Network Attorney will represent you under a contingent fee arrangement where the contingent fee will not exceed 25% of the net recovery if successfully resolved before or after trial, or will not exceed 30% of the net recovery if successfully resolved on or after an appeal. The initial consultation for each legal matter will be provided at no cost. If you retained the services of a Network Attorney prior to the effective date of your legal insurance membership, the reduced contingency fee benefit is not available.

Section III

Schedule of Benefits

IDENTITY THEFT PROTECTION

A service that gives you access to:

- **Toll-free legal advice** from a Telephone Network Attorney to assist with legal-related problems that the theft of your identity may have caused.
- **Identity Theft Materials**, including:
 - An Identity Theft Prevention Kit to help protect yourself from becoming a victim of identity theft in the first place,
 - An Identity Theft Victim Action Kit to help speed your recovery should you become an identity theft victim,
 - A tracking document to help you keep track of phone calls, e-mails and letters for attorneys,
 - An Identity Theft Affidavit to help you report your identity theft to necessary parties.
- **Identity Theft Case Managers** who will help you determine appropriate steps to begin recovery and help you monitor the progress of your recovery.
- **Full-Service Identity Restoration:** Certified Identity Theft Restoration Specialist provide full-service identity restoration services, including specialized limited Power of Attorney to work on your behalf to restore your identity.
- **Lost Wallet Services:** Certified Identity Theft Restoration Specialist assist you in canceling and reissuing personal documents such as credit cards, driver's license, Social Security Cards, etc. - due to lost or stolen wallet or identity documents.
- **Identity Theft Insurance:** Should you become a victim of identity theft, Identity Theft Insurance provides coverage up to \$1 million for expenses associated with restoring your identity. (The Identity Theft insurance is underwritten by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please see the plan summary document for details.)

In order to use the following services, you will need to log in and establish an online monitoring account.

- **Single-Bureau Credit Monitoring:** Services designated to track and immediately inform you of any activities or changes to your credit - including loan applications, credit card activations, delinquencies, etc.
- **Internet Surveillance:** Services that monitor thousands of websites and millions of online data points and will alert you if your personal information is being traded and/or sold.
- **Change of Address:** Services that monitors address change requests with the United States Postal Services.
- **Child Monitoring:** Services that enable parents or guardians to protect minor's information from identity theft by registering and tracking their data. Social Security Number trace monitoring which will detect the creation of a credit file in a minor's name.

Section III

Schedule of Benefits

IMMIGRATION

A service that gives you toll-free access to Telephone Network Attorneys for:

- Legal advice and consultation
 - Immigration processes and guidelines.
 - Filing and processing of applications and petitions.
 - Laws and regulations governing various types of immigration benefits; including asylum, adjustment of status, business visas, and employment authorizations.
 - Deportation and removal proceedings.
- Document review of any immigration forms
- Document preparation of affidavits and powers of attorney
- Preparation for immigration hearings

For additional immigration services, Network Attorneys provide a reduced rate of at least 25% off their normal rates for any representation-based immigration services. Network Attorneys will bill the member directly.

LEARNING CENTER

Learning Center – Access the Learning Center for an extensive online library of easy-to-read articles, guidebooks and videos created to help you:

- Learn more about dealing with common legal and financial matters, like estate planning, identity theft and consumer protection.
- Understand how the legal insurance plan works and the coverages, services and resources it provides.

DIY DOCS®

Do-It-Yourself Legal Documents - Online access to more than 300 state-specific documents authored and reviewed by attorneys for accuracy and state-specific compliance in all 50 states. These documents can assist you with everyday life, including issues involving:

- Automobiles
- Caregiving
- Estate Administration
- Marriage
- Real Estate
- Finances

Easy-to-Use Interactive Document Assembly Tool: Helps you efficiently create your own documents by asking simple questions.

My Documents: Online document storage and 24/7 access to create, update, retrieve and print your documents.

Legacy Planning: Create essential legal documents yourself with the help of DIY Docs, including:

- Financial Power of Attorney
- Health Care Power of Attorney
- Living Will
- Standard Will

Section III

Schedule of Benefits

CAREGIVING SERVICES - ADVICE

Telephone access for you to obtain legal advice and consultation on how the law relates to your parents/grandparents legal matter and which actions may be taken.

CAREGIVING SERVICES

Reduced Fee Services - Should your parents/grandparents legal matter require legal representation, Network Attorneys provide reduced fee services of at least 25% off their normal rate for most legal matters. Payment of the attorney fees is handled directly between the parent/grandparent and the Reduced Fee Network Attorney. Access to a Reduced Fee Network Attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a Reduced Fee Network Attorney within legal practice areas.

Caregiver Support Services - As a member, you have toll-free access to a Care Advocate, who will:

- Answer your eldercare-related questions, assess eldercare need and help you develop a care plan.
- Send you a **customized information guide** that contains lists of assisted living facilities, nursing homes or home health care agencies - including comparative quality-of-care ratings and reports on thousands of facilities and agencies - along with helpful eldercare information.
- Give you access to the nation's most comprehensive eldercare database with more than 90,000 long term care providers.
- Conduct searches to determine the availability and rates of assisted living facilities, nursing homes, home health care agencies and adult care providers. Advocate will negotiate discounts when available.

Plus, you will have access to the **ElderAnswers Website** which provides you online access to quality-of-care ratings and reports, direct access to the provider database, and a wide-range of eldercare information.

Caregiving Guidebook - As a member, you have access to a "go-to" guidebook providing you with the tools and resources needed to take a proactive approach in your caregiving role.

TAX SERVICES

This service provides you with year-round access to experienced tax specialist. You can call toll-free for a one-on-one consultation if you have questions or need advice regarding your personal, non-business related tax matters. Services include:

- Tips for state or federal filing of personal taxes
- Explanation of tax law changes
- Research on complex tax matters
- Advice regarding IRS Audits and notifications
- Review of last year's personal tax return
- Personal tax return preparation for only \$50*

*There is a \$50 cost for each tax preparation (federal or state). Tax preparation is limited to returns that include forms 1040, 1040A or 1040EZ including Schedule A (Itemized Deductions), Schedule B (Interest and Ordinary Dividends) and Schedule D (Capital Gains and Losses). Returns with additional schedules shall be prepared and billed at a rate of \$60 per hour.

Section III Schedule of Benefits

EXCLUSIONS

The plan services do not include:

1. Matters against us, the named plan member or the plan sponsor.
2. Matters arising out of a business interest, investment interests, employment matters, employee benefits, your role as an officer or director of an organization, and patents or copyrights.
3. Matters deemed by us to be frivolous or lacking merit.
4. Matters outside the jurisdiction of the United States of America.

Section III

Schedule of Benefits

B. Exclusions and Limitations

Insurance Benefits do not include any services or charges in connection with any of the following:

1. Matters against ARAG, University of California or an insured against the interests of the named insured under the same Certificate.
2. Legal services arising out of a business interest, investment interests, employment matters, employee benefits, your role as an officer or director of an organization, and patents or copyrights.
3. Legal services in class actions, punitive damages, personal injury, malpractice, court appeals or post judgments (settlement agreement signed by all parties, final binding arbitration, judgment issued by a court).
4. Legal services deemed by ARAG to be frivolous or lacking merit, or in actions where you are the plaintiff and the amount we pay for your legal services exceeds the amount in dispute, or in our reasonable belief you are not actively and reasonably pursuing resolution in your case.

Plan Services do not include:

1. Matters against ARAG, the named plan member or the University of California.
2. Matters arising out of a business interest, investment interests, employment matters, employee benefits, your role as an officer or director of an organization, and patents or copyrights.
3. Matters deemed by ARAG to be frivolous or lacking merit.
4. Matters outside the jurisdiction of the United States of America.

Section IV

Glossary

Appeal – A legal proceeding to take a case to a higher court for rehearing.

ARAG Legal Insurance Plan – The name of your legal insurance plan underwritten by ARAG Insurance Company.

Attorney Fee – The amount charged by an attorney for his or her time spent providing covered legal services.

Class Action – An action in which one or more members of a numerous class, having a common interest in the subject of litigation, sue or defend on behalf of themselves and all members.

Certificate Year – Twelve (12) month period as listed on the declarations page of the policy issued to the policyholder.

Codicil – A supplement or amendment to a will.

Consumer Protection Action – An action for the enforcement of written or implied warranties or promises relative to the lease or purchase of goods or services.

Contested – An action in which any disputed issue must be negotiated by your attorney regardless of whether any legal forms are filed.

Effective Date – The date on which the policyholder enrolls the named insured and from which date premium has been paid for you.

Employer – The University of California.

General In-Office Legal Services – Time spent by an attorney and their office staff for your legal issue that is not otherwise covered or excluded under this plan and which does not include costs such as, but not limited to: filing fees, copy costs, mileage, title insurance, expert witnesses, mediator, home studies, transcriptionists, title search, and title abstracting.

Goods – A physical product that is capable of being delivered. Ownership of a good can be transferred from the seller to the buyer.

Habeas Corpus – A writ of habeas corpus is a legal document that forces law enforcement authorities to produce a prisoner they are holding and to legally justify his or her detention.

Indemnity Benefits – Covered legal services which are reimbursed to the insured up to the benefit amount indicated under the specific coverage. The insured is responsible for all legal services which may exceed the amount paid by ARAG.

Insured – The “Insured” is dictated by premium paid and as indicated by coverages listed in the “Benefits” section, the named insured only or the named insured and the named insured’s spouse, or domestic partner (who is registered with ARAG) and/or eligible dependents as defined by mutual agreement between the policyholder and ARAG.

Insured Event – An event covered by this policy whose initiation date will be considered the earlier of the date (a) written notice of a legal dispute is sent or filed by you or received by you; or (b) a ticket or citation is issued; or (c) an attorney is hired.

Legal Dispute – A disagreement between you and any other party regarding your legal rights.

Legal Services – This is the time spent by an attorney and their office staff for your covered legal matters which does not include costs such as, but not limited to: filing fees, copy costs, mileage, title insurance, expert witnesses, mediators, home studies, transcriptionists, title searches, and title abstracting.

Living Trust – A trust established and in effect during the lifetime of the grantor. Also called Inter Vivos Trust.

Living Will – A legal declaration, prepared in advance, which directs the course of health care decisions and treatment; may ensure your medical care decisions are respected and carried out when you are unable to express them.

Mediation Costs – Payment of a qualified mediator who assists the insured and another party attempting to reach a settlement regarding a covered legal matter.

Named Insured – Is the person enrolled via the policyholder with ARAG as entitled to coverage under the terms of this policy.

Section IV

Glossary

Network Attorney – An Attorney with whom ARAG has contracted to perform covered legal services in the United States for an Insured.

Non-Moving Offense – Parking ticket, registration, equipment or other violations that aren't handled in conjunction with a moving violation.

Non-Network Attorney – An Attorney who is not a Network Attorney, chosen by you to perform legal services covered under the indemnity benefits of this policy.

Paid-in-full Benefits – A legal service covered by the ARAG Legal Plan for which the fee for that legal service is fully paid if a Network Attorney is used.

Petition – A formal written document addressed to a court or judge which states facts and circumstances, and contains a formal request for relief.

Personal Property – Property, which is not real estate property and which does not produce income.

Policyholder – Means the organization named in the declarations page.

Primary Residence – The single dwelling where you actually live that is considered your legal residence for income tax purposes.

Real Property – Land and all permanent structures attached to it.

Related by Blood or Marriage – You may choose any Attorney who is not your parent, brother or sister, your spouse, your spouse's parent, your spouse's brother or sister, or your child or step-child.

Secondary Residence – A single dwelling (house, apartment, duplex, or condominium) that you have an ownership interest in and that is not your primary residence.

Service – A duty or labor provided from one person to another. It is the non-material equivalent of a good. There is no physical product that can transfer ownership.

Service Provider – An individual or company with whom ARAG has contracted to perform covered services in the United States for an Insured. For example, Identity Theft Protection is considered a service provider.

Standard Will – A will document without trust provisions other than a support trust for dependent children limited to appointing a guardian and placing assets for dependent children until they reach their age of majority.

Telephone Network Attorney – A telephone attorney with whom ARAG has contracted to perform covered legal services in the United States for you.

Trial – The proceeding in court or in a covered administrative proceeding when the parties try their case beginning with the impaneling of a jury in a jury trial or with opening statement if the parties are in a non-jury trial. Trial does not include things such as hearings, appearances on motions, negotiated pleas, pre-trial conferences, or appearances, and continuances by the court.

Trust – A document established to commit or place property; (real or personal) in another's care or name guardianship for minor children.

Uncontested – An action in which all matters are settled or decided without attorney negotiation, and your attorney assists in completing any necessary formal processes.

You and Your – An insured.

Section V

Grievance Procedures

Service Provider

If you have a problem with a Service Provider in the handling of a service issued under the ARAG Legal Insurance Plan and you and the Service Provider cannot resolve it, a written grievance is required. ARAG will provide you with a form and information about filing the grievance.

Network Attorney

If you have a problem with a Telephone Network Attorney or Network Attorney in the handling of a legal matter covered under the ARAG Legal Insurance Plan, and you and the attorney cannot resolve it, a written grievance is required. ARAG will provide you with the form and information about filing the grievance with ARAG.

If you are unable to find a Network Attorney, ARAG guarantees you the opportunity to receive in-network benefits from an attorney. Our Customer Care Center will work closely with you to ensure you receive covered legal services through an attorney in your area.

You have the right to file a complaint with the State Bar Association about your Attorney at any time.

Appeal Procedure

If you believe you may be entitled to benefits that have been denied, or you are in disagreement with any determination that has been made, you may present a claim to ARAG.

You must follow the claim and review procedure carefully and completely and you must file your claim before the deadlines provided. If you do not do so, you will give up important legal rights.

You must file your claim for benefits with ARAG within one year after you knew or reasonably should have known of the principal facts on which your claim is based. After you file your claim, you must complete the entire claim and review procedure before you can sue over your claim. It is important that you include all the facts and arguments that you want considered during the claim and review procedure. Your claim for Plan benefits will be subject to a full and fair review. If your claim is wholly or partially denied, ARAG will furnish you with a written notice of this denial. This written notice must be provided to you within a reasonable period of time (generally 90 days) after the receipt of your claim by ARAG.

The written notice will contain the following information:

- The specific reason or reasons for the denial;
- The specific reference on the Plan provisions on which the denial is based;
- A description of any additional information or material necessary to correct your claim and an explanation of why such material or information is necessary; and
- Appropriate information as to the steps to be taken if you or your beneficiary wishes to submit your claim for review.

If your claim has been denied and you wish to submit your claim for review, you must follow the Claims Review Procedure described below:

- Upon the denial of your claim for benefits, you may file your claim for review, in writing, with ARAG.
- YOU MUST FILE THE CLAIM FOR REVIEW NO LATER THAN 60 DAYS AFTER YOU HAVE RECEIVED WRITTEN NOTIFICATION OF THE DENIAL OF YOUR CLAIM FOR BENEFITS.
- You may review all pertinent documents relating to the denial of your claim and submit any issues and comments, in writing, to ARAG.

Your claim for review will be given a full and fair review. If your claim is denied, ARAG will provide you with written notice of this denial within 60 days after ARAG's receipt of your written claim for review. There may be times when this 60-day period may be extended. For example, this extension may be made where there are special circumstances that are communicated to you in writing within the 60-day period. If there is an extension, a decision shall be made as soon as possible, but not later than 120 days after the receipt by ARAG of your claim for review.

ARAG's decision on your claim for review will be communicated to you in writing and will include specific references to the pertinent Plan provisions on which the decision was based.

You may, at your own expense, have an attorney or other representative act on your behalf, but ARAG reserves the right to require your written authorization before providing information to a third party. ARAG also reserves the right to delegate its authority to make decisions.

Section VI

How to Use the ARAG Legal Insurance Plan

If you file your claim within the required time and complete the entire claim and review procedure and your claim is still denied, you may sue over your claim unless you have executed a release of claims that includes a release of your claim for benefits. However, you must commence that suit within 30 months after you knew or reasonably should have known of the principal facts on which your claim is based or, if earlier, six months after the claim and review procedure is completed.

A. Customer Care

Online Customer Care

To reach the ARAG Legal Center, go to www.ARAGLegalCenter.com and log in as a member, 24 hours a day, seven days a week.

- Enter your Member ID and your password.
- Once you've logged in, you have access to all online Benefits including Online Legal Tools and Resources as well as access to a Customer Care Specialist, Monday-Friday, 5 a.m.-5 p.m. Pacific time.

E-mail Customer Care

You can e-mail us at Service@ARAGLegal.com 24 hours a day and our associates are available to help you Monday-Friday, 5 a.m.-5 p.m. Pacific time. E-mail received after regular business hours will be returned within a two-hour time period on the following business day.

Telephone Customer Care

Call toll-free 800-828-1395 (TTD, please call 800-383-4184) for the automated telephone system, 24 hours a day, seven days a week. When prompted, enter your Member ID to access membership services. From there, you will speak to a Customer Care Specialist, Monday-Friday, 5 a.m.-5 p.m. Pacific time, who will enable you to:

- Receive legal advice over the phone, Monday-Friday, 9 a.m.-5 p.m. Pacific time.
- Learn how to use your plan or request materials.
- Obtain Benefit information or verification.
- Get a list of claims that have been paid on your behalf.
- Hear about exciting new enhancements to your plan.
- Get a claim form.
- Obtain a list of Network Attorneys.

If you require assistance from a translator during your call to the Customer Care Center, please let your representative know. We will connect your call with the Language Line Services through Transperfect. To obtain TTD assistance, please call 800-383-4184.

B. Telephone Legal Advice and Consultation

Telephone Legal Advice and Consultation

Call toll-free 800-828-1395 (TTD 800-383-4184) to connect to the Customer Care Center.

- The automated telephone system will ask you to enter your Member ID.
- You will speak with a Customer Care Specialist.
- You will be transferred to a Telephone Network Attorney, Monday-Friday, 9 a.m.-5 p.m. Pacific time.

Telephone Caregiving Services

Call toll-free 800-247-4184 (TTY 800-383-4184) to connect to the Customer Care Center.

- You will speak to a Customer Care Specialist, Monday- Friday, 5 a.m.-5 p.m. Pacific time.
- Ask to speak to an Eldercare Advocate.
- You will be transferred to an Eldercare Advocate, Monday- Friday, 5 a.m.-5 p.m. Pacific time.

Your parents/grandparents will also have access to a Network Attorney for legal advice on elder law issues (e.g., Medicare/Social Security benefits, estate planning, real estate). They can also meet with a Network Attorney once a year for an annual legal check-up.

Telephone Identity Theft Protection

Call toll-free 800-247-4184 (TTY 800-383-4184), 24 hours per day, 365 days per year, to connect to the Customer Care Center.

- You will speak to a Customer Care Specialist, Monday- Friday, 5 a.m.-5 p.m. Pacific time. After normal business hours, an automated telephone system will ask you to enter your Member ID.
- Request to speak with an Identity Theft Restoration Specialist.
- You will be transferred to a Restoration Specialist, Monday-Friday, 5 a.m.-5 p.m. Pacific time.

Section VI

How to Use the ARAG Legal Insurance Plan

Telephone Tax Services

Call toll-free 800-247-4184 (TTY 800-383-4184) to connect to the Customer Care Center.

- You will speak to a Customer Care Specialist, Monday- Friday, 5 a.m.-5 p.m. Pacific time.
- Ask to speak to a Tax Specialist.
- You will be transferred to a Tax Specialist, Monday- Friday, 7 a.m.-3 p.m. Pacific time.

C. Legal Representation

How to find a Network Attorney

- Log in to the ARAG Legal Center at www.ARAGLegalCenter.com and use the Attorney Finder.
Or
- Call toll-free 800-828-1395 (TTD 800-383-4184) and a Customer Care Specialist will provide you a confirmation package, including coverage determination in writing as well as a list of Network Attorneys in your area, Monday-Friday, 5:00 a.m.-5:00 p.m. Pacific time.
Or
- Call toll-free 800-828-1395 (TTD 800-383-4184) and the automated telephone system will fax you a list of Attorneys in your area, 24 hours a day, seven days a week
- If there are no Network Attorneys located within 30 minutes of your home, we guarantee you'll receive in-network benefits for covered legal matters. Simply contact the Customer Care Center and they will arrange for you to receive covered legal services through an attorney in your area. This guarantee does not apply for Network Attorneys on matters that are used under the reduced fee arrangements.
- Use the ARAG Legal app to view, sort and filter a listing of local Network Attorneys who practice in the area of law where you need help.

General In-Office

If you need an Attorney's assistance on a matter that is not a covered service, you can use the General In-Office benefit for advice or services related to any legal matter that is not excluded under the ARAG Legal Insurance Plan (see Exclusions and Limitations).

Some examples of permitted use of the General In-Office benefits are:

- Immigration Matters
- Defense of Felony
- Non-employment related administrative hearings

How to Use a Network Attorney

- Contact the Network Attorney of your choosing, and tell them you are an ARAG plan member.
- Give them your Member ID.
- The Network Attorney will bill ARAG for Attorney Fees for covered matters. Most covered services are paid-in-full when you see a Network Attorney. You pay nothing but out-of-pocket costs such as photocopying and miscellaneous court costs for most covered Benefits.

How to Use a Non-Network Attorney

- Call toll-free 800-828-1395 (TTD 800-383-4184) to verify Benefits with a Customer Care Specialist, Monday-Friday, 5 a.m.-5 p.m. Pacific time.
- Contact a Non-Network Attorney.
- The Non-Network Attorney will provide services for covered matters.
- The Non-Network Attorney will bill you and you pay the Attorney directly.
- To receive indemnity reimbursement, file a claim form along with an itemized statement from your Non-Network Attorney with ARAG for all covered matters.
- Send your completed claim form along with your Non-Network Attorney's billing statement to:
ARAG
500 Grand Avenue, Suite 100
Des Moines, IA 50309
- ARAG will reimburse you for covered matters as specified under Section II, Legal Representation.

Section VI

How to Use the ARAG Legal Insurance Plan

For additional claim forms you may:

- Login as a member to the ARAG Legal Center at www.ARAGLegalCenter.com and download a claim form.
- Or
- Call a Customer Care Specialist, Monday-Friday, 5 a.m.-5 p.m. Pacific time, to receive a copy of the claim form.

How to Use the Reduced Fee Network

For not fully covered and non-excluded items, you may be eligible to receive reduced fees of at least 25% off a Network Attorney's normal hourly rate for in-office legal advice and representation.

How to Use:

- Contact any Network Attorney and tell them you are an ARAG member.
- Give them your Member ID and proceed with your matter.
- The Network Attorney will bill you directly at reduced rates of at least 25% off his or her normal rates. You pay the attorney directly.

How to Use Benefits Outside the United States

- Call toll-free 800-828-1395 (TTD 800-383-4184), to verify Benefits with a Customer Care Specialist, Monday-Friday, 5:00 a.m.-5:00 p.m. Pacific time. If you can not access the 800 number you may follow the steps below:
- Contact a Non-Network Attorney.
- The Non-Network Attorney will provide services for covered matters.
- The Non-Network Attorney will bill you and you pay the Attorney directly.
- To receive indemnity reimbursement, file a claim form along with an itemized statement from your Non-Network Attorney with ARAG for all covered matters.
- Send your completed claim form along with your Non-Network Attorney's billing statement to:
ARAG
500 Grand Avenue, Suite 100
Des Moines, IA 50309
- ARAG will reimburse you for covered matters as specified under Section II, Legal Representation.

For additional claim forms you may:

- Login as a member to the ARAG Legal Center at www.ARAGLegalCenter.com and download a claim form.
- Or
- Call a Customer Care Specialist, Monday-Friday, 5 a.m.-5 p.m. Pacific time, to receive a copy of the claim form.

D. Filing Your Claim

Network Attorney Services

If you receive services from a Network Attorney, you will not need to file a claim form. The Network Attorney will call ARAG to verify Benefits. Attorney Fees for covered services will be provided by the plan.

For matters that include a cap on the number of hours ARAG will pay a Network Attorney, and where your legal matter will exceed the cap set, the Network Attorney will bill you directly at reduced rates of at least 25% off his or her normal rates for the remaining hours. You pay the attorney directly.

Non-Network Attorney Services

If you choose a Non-Network Attorney, you generally must pay the Attorney in advance. When services have been completed, send a Non-Network Attorney claim form directly to ARAG via U.S. Mail, email or fax, along with an itemized bill of the services provided by the attorney. The itemized bill must include:

- Date of service
- Services provided
- Time spent in fractions of hours

Upon receipt, these claims will be processed with all other paper claims received on the same day. Remittance will be made directly to the Plan Member in accordance with the terms and conditions of the plan's Certificate of Insurance and at the rates and maximums laid out in the same Certificate of Insurance.

To obtain a claim form, call ARAG's toll-free customer care number or log in as a member to the ARAG Legal Center at www.ARAGLegalCenter.com.

A claim form and itemized billing are required within one hundred eighty (180) days after legal services for which you seek payment are completed.

Section VI

How to Use the ARAG Legal Insurance Plan

E. Additional Services

The following services are also available to you and include everything from self-help tools such as educational resources and actual legal documents, to assistance from experienced professionals to help with your legal needs.

Identity Theft Protection

Features Single-Bureau Credit Monitoring, Internet Surveillance, Change of Address Monitoring and Child Identity Monitoring services. If you fall prey to identity theft, you can rely on Identity Theft Restoration Specialists to help with Full-Service Identity Restoration, and Lost Wallet Services. Should you become a victim of identity theft, Identity Theft Insurance provides coverage up to \$1 million for expenses associated with restoring your identity. (Eligibility, coverage, limitations and exclusions are governed by a separate Master Policy. Please see the Identity Theft Plan Summary for details, available upon request.)

How to Use/Setup Online Monitoring:

- Log in as a member to the ARAG Legal Center at www.ARAGLegalCenter.com.
- Select Log In under Identity Theft Protection.
- First-time User: select "Create Member Account" to activate the monitoring services." Other adult dependents need to select "Additional Adult Accounts" to activate the monitoring services.

After activating a monitoring account, the Login link will appear.

How to Use Restoration Services:

- Call toll-free 800-247-4184 (TTY 800-383-4184) to connect with an Identity Theft Restoration Specialist 24 hours a day, 365 days a year.

Learning Center

Access the Learning Center for an extensive online library of easy-to-read articles, guidebooks and videos created to help you:

- Learn more about dealing with common legal and financial matters, like estate planning, identity theft and consumer protection.
- Understand how the legal insurance plan works and the coverages, services and resources it provides.

Caregiving Services

Access to Network Attorneys and other professionals who can help you find caregiving options for your parents or grandparents. This includes contacting a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues and meeting with a Network Attorney once each year to review your parents' or grandparents' legal needs.

In addition, you can talk with an Eldercare Advocate who can assess eldercare needs and help develop care plans to meet your specific caregiving needs. They can also search for available assisted living facilities, nursing homes, home healthcare agencies and adult day care providers to negotiate discounts for facilities when available.

How to Use:

- Call toll-free 800-247-4184 (TTY 800-383-4184) and request Caregiving Services assistance.

Tax Services

Provides you with year-round access to experienced tax specialists. You can call toll-free for a one-on-one consultation if you have questions or need advice regarding your personal, non-business related tax matters. You'll also benefit from discounted personal tax return preparation services.

How to Use (Tax Specialist):

- Call toll-free 800-247-4184 (TTY 800-383-4184) and request Tax Specialist assistance.

DIY Docs®

Create your own simple legal documents with the help of easy-to-use interactive software. Choose from a legal library of more than 350 documents. Legal documents include:

- Bill of Sale Forms
- Complaint Letters
- Dispute Credit Card Charge Letter
- Lease Termination Agreement

How to Use DIY Docs:

Log in as a member to the ARAG Legal Center at www.ARAGLegalCenter.com.

- Select "DIY Docs" under "Online Resources."
- Search for the legal document relevant to your situation.

Section VI

How to Use the ARAG Legal Insurance Plan

Reduced Fee Benefit for Non-Covered Matters

This part of the plan offers reduced fees of at least 25% off the Network Attorney's normal hourly rate, for services not covered and not excluded. The initial consultation for each legal matter will be provided at no cost. If you retained the services of a Network Attorney prior to the effective date of your legal insurance membership, the reduced fee benefit is not available.

How to Use:

- Contact any Network Attorney and tell him or her you are an ARAG plan member.
- Give him or her your Member ID and proceed with your matter.
- The Network Attorney will bill you directly.

Reduced Contingency Fees

Network Attorneys can represent you under a contingent fee arrangement. The fee paid to the attorney is based on the success of your case and is a percentage of the amount of money awarded. The contingent fee cannot exceed 25% of the amount awarded before or after Trial, or cannot exceed 30% of the amount awarded if successfully resolved only after an appeal. The initial consultation for each legal matter will be provided at no cost. If you retained the services of a Network Attorney prior to the effective date of your legal insurance membership, the reduced fee benefit is not available.

How to Use:

- Contact any Network Attorney and tell him or her you are an ARAG plan member.
- Give him or her your Member ID and proceed with your matter.

Section VII

Coordination of Benefits

The ARAG Legal Insurance Plan contains a no profit provision coordinating it with other legal plans under which you or your covered dependents may be covered so that the total benefits will not exceed 100% of the allowable expense.

An “allowable expense” is any expense covered, at least in part, by one of the plans. “Plans” means these types of legal services benefits: (a) coverage under a governmental program or provided or required by statute, or (b) group insurance or other coverage for a group of individuals, whether insured or uninsured. This includes prepayment, group practice or individual practice coverage. When a claim is made the primary plan pays its benefits without regard to any other plans. The secondary plans adjust their benefits so that the total benefits available will not exceed the allowable expense. No plan pays more than it would without the coordination provision.

A plan without a coordinating provision is always the primary plan. If all plans have such a provision:

1. the plan covering the individual directly rather than as the dependent, is primary and the others secondary;
2. if a child is covered under both parents’ plans, and the parents have the same birthday, the plan that covered the individual longer is primary; but when the parents are separated or divorced, their plans pay in this order:
 - (a) if a court decree has established financial responsibility for the child’s legal expenses, the plan of the parent with this responsibility;
 - (b) the plan of the parent with the custody of the child;
 - (c) the plan of the spouse married to the parent with custody of the child;
3. if neither (1) nor (2) apply, the plan covering the individual the longest is primary.

When your plan is the secondary plan and its payment is reduced to consider the primary plan’s benefits, a record is kept of the reduction. This amount will be used to increase your legal plan’s payment on any later claims in the same calendar year — to the extent there are allowable expenses that would not otherwise be fully paid by your ARAG Legal Insurance Plan and others.

Underwritten by ARAG Insurance Company, Des Moines, Iowa

ARAG

500 Grand Avenue, Suite 100

Des Moines, IA 50309

Service@ARAGlegal.com

www.ARAGLegalCenter.com

Access Code: 11700UC

ARAG

500 Grand Avenue, Suite 100

Des Moines, IA 50309

800-247-4184

Service@ARAGlegal.com

ARAGLegalCenter.com

Access Code: 11700uc