ARAG

Legal Insurance

The ARAG® Legal Insurance Plan

Plan Booklet

University of California

Effective Date: January 1, 2026

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.

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Section I
UNIVERSITY OF CALIFORNIA ELIGIBILITY, ENROLLMENT, TERMINATION AND PLAN ADMINISTRATION PROVISIONS
January 1, 2026

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/benefits/understanding-your-benefits/eligibility/

Retirees
For eligibility and enrollment information, go to UCnet https://ucnet.universityofcalifornia.edu/retirees/understanding-your-retiree-benefits/eligibility-for-retiree-health-and-home-benefits/

B. Enrollment

Employees
For eligibility and enrollment information, go to UCnet https://ucnet.universityofcalifornia.edu/benefits/understanding-your-benefits/eligibility/

Retirees
For eligibility and enrollment information, go to UCnet https://ucnet.universityofcalifornia.edu/retirees/understanding-your-retiree-benefits/eligibility-for-retiree-health-and-home-benefits/

Section II
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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.

Services for Parents and Grandparents
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 can talk with a Care Coach who can assist with:

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- **Caregiver Support Services:** Balancing work and taking care of your loved ones can be overwhelming. Fortunately, you have access to personalized guidance from expert Care Coaches and digital educational and support to assist with your caregiving needs.

Caregiving services assists you and your family in finding adult and senior care, empowering you to:

- **Gain access to personalized content and resources:** Answer a few simple questions to optimize your experience with tailored insights, services and learning resources for informed caregiving decisions based on your needs.
- **Work with a coach:** Dedicated Care Coaches provide proactive, personalized support in navigating caregiving challenges. Wherever you are on your caregiving journey, Care Coaches can help you:
  - Understand and identify the appropriate care options for your loved ones, including in-home care, nursing homes and assisted living, confirming availability, assistance with the application process, validating licensure and certifications and identifying pricing, costs and payment obligations.
  - Sort through the essential financial resources, including health and long-term care insurance, Medicare, Medicaid and VA benefits.
- **Plan and manage care**: Use the robust mobile landing page and app to create and share caregiver support plans, upload and track important legal documents, providers, medications and coordinate with your care team of friends, family and professionals.

With these caregiving services, you can get support, resources and guidance on topics like chronic diseases, mental health, home and facility-based care, financial needs and end-of-life planning.

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.

There is a $195 cost for each tax preparation. Tax preparation includes federal tax return, state tax return, local tax return and any additional tax preparation needs.

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 and cash recovery 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 their 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.
- **Senior Adult Services**: Senior family members (up to 4 adults) are able to utilize these Identity Theft Protection benefits. Senior family members must be separately enrolled in identity theft monitoring services to use Full-Service Identity Restoration, Lost Wallet Services and Identity Theft Insurance. Senior Adults will be primary members under the identity theft insurance benefit.

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 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 attorneys will not exceed 25% of the net recovery if successfully resolved before trial, or will not exceed 33% of the net recovery if successfully resolved during or after trial, or will not exceed 40% 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 fee benefit is not available.

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 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.

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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 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.

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

Section III
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.

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In-Office Legal Benefits

We will pay for covered **legal services** provided to **you** by a **Network Attorney** resulting from an **insured event** which occurs after **your effective date** and while **your Certificate of Insurance** is in effect for the **benefits** listed below. The **legal services** will be paid up to the amount listed in the **Network Attorney** column of the **benefits** section. If the amount listed is PAID IN FULL, **we** will pay for **legal services** up to **our** standard contract rates. If the **legal services** are provided by a **Network Attorney** on terms other than **our** standard contract rates, then the **legal services** will not exceed a reasonable maximum set by **us** based on similar **insured events**.

You can choose a **Non-Network Attorney** instead of a **Network Attorney**. If **you** choose a **Non-Network Attorney** for covered **benefits** provided to **you** resulting from an **insured event** which occurs after **your effective date** and while **your Certificate of Insurance** is in effect, **we** will reimburse **you** for covered **legal services** up to the maximum amounts listed in the **Non-Network Attorney (Indemnity Benefit)** column of the **benefits** section.

Regardless of whether **you** choose a **Network Attorney** or **Non-Network Attorney**, only matters expressly listed are covered **benefits** and are paid as indicated below.

If the **named insured** purchased only individual coverage, **legal services** rendered to persons other than the **named insured** are not covered.

How to Obtain In-Office Legal Services and Court Representation

You may choose a **Network Attorney** or **Non-Network** Attorney as follows:

Network Attorney Services
There are **Network Attorneys** throughout **your** state. To obtain a list of **Network Attorneys you** can:

1. Call 1-800-828-1395 and a Customer Service Specialist will assist **you** by:

    - Describing how the plan **benefits** work and what types of situations are covered.
    - Providing **you** a listing of **Network Attorneys** specific to **your** need.
    - Providing a Case Confirmation Number that outlines **your** coverage.

2. Visit **our** Web site at ARAGlegal.com and log on as a member and search using the Attorney Finder.

Simply call an attorney for an appointment. When **you** call, identify yourself as a member of **your** group's legal plan. If **you** have a Case Confirmation Number, **you** should provide it to the **Network Attorney**. If not, the **Network Attorney** may call **us** to confirm **your** coverage and then proceed to provide **services**. If **you** choose a **Network Attorney** to provide covered **legal services**, the **Network Attorney** will bill **us** directly for his/her attorney fees.

Non-Network Attorney Services
If **you** choose a **Non-Network Attorney**, **we** will pay **your** attorney fees for covered **legal services** according to the **Non-Network Attorney indemnity benefits** schedule. Instructions for submitting a claim are printed on the claim form. For a form, call 1-800-828-1395. Or **you** can download a form from **our** Web site at ARAGlegal.com.

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	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Annual Accounting - Guardianship/ Conservatorship **Legal services** for an **insured** in required annual accounting court proceeding(s) regarding guardianship/conservatorship.	PAID IN FULL	$ 160*
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.	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***
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.	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***
Driving Privilege Restoration **Legal services** for an **insured** in an administrative proceeding for the restoration of suspended or revoked driving privileges of an **insured**.	PAID IN FULL	$ 240*
Estate Administration & Estate Closing (Probate) - 9 hours **Legal services** for an **insured** in administering an estate where **you** have been named the executor.	PAID IN FULL (up to 9 hours per **insured event**)	$ 720*
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***

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	Network Attorney	Non-Network Attorney (Indemnity Benefit)
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*
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***
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*
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.	PAID IN FULL	$ 320*
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.	PAID IN FULL	$ 320*

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	Network Attorney	Non-Network Attorney (Indemnity Benefit)
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
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*
Home Equity Loan - Primary Residence **Legal services** for an **insured** for the preparation and review of home equity loans for **your primary residence**.	PAID IN FULL	$ 160*
Home Equity Loan - Secondary Residence **Legal services** for an **insured** for the preparation and review of home equity loans for **your secondary residence**.	PAID IN FULL	$ 160*

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	Network Attorney	Non-Network Attorney (Indemnity Benefit)
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.	PAID IN FULL	$ 320*
Refinancing - Secondary Residence Advice and review of relevant documents regarding **refinancing** of **your secondary residence**.	PAID IN FULL	$ 160*
Document Review **Legal services** for an **insured** for the review of **your** personal legal documents.	PAID IN FULL	$ 40 per document
Protection from Domestic Violence - Named Insured **Legal services** for the **named insured** to obtain a protective order related to domestic violence.	PAID IN FULL	$ 320*
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**.	PAID IN FULL	$ 320*
Funding a Trust **Legal services** for an **insured** to fund an existing trust.	PAID IN FULL	$ 160*
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*

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	Network Attorney	Non-Network Attorney (Indemnity Benefit)
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***
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.	PAID IN FULL	$ 320*
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.	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***

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	Network Attorney	Non-Network Attorney (Indemnity Benefit)
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.	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***
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.	PAID IN FULL	$ 40 per document
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.	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***
Domestic Partnership Agreements **Legal services** for an **insured** for the preparation of a domestic partnership agreement.	PAID IN FULL	$ 320*
Annual Check Up for Parents and Grandparents **Legal services** for **your** parent and grandparent to meet with an attorney on an annual basis. This annual meeting is to discuss the legal needs of **your** parent and grandparent and discuss any changes in their situation and potential legal implications. This **benefit** is limited to one usage per **certificate year**.	PAID IN FULL	$ 80*

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	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Funeral Directive **Legal services** for an **insured** for the preparation of a funeral directive.	PAID IN FULL	$ 40 per document
Gender Identifier Change **Legal services** for an **insured** to change **your** gender identifier on government issued documents.	PAID IN FULL	$ 240*
Hospital Visitation Authorization **Legal services** for an **insured** for the preparation of a hospital visitation authorization.	PAID IN FULL	$ 40 per document
Name Change **Legal services** for an **insured** to legally change **your** name.	PAID IN FULL	$ 240*
Elder Law - Member Support Initial advice for an **insured** on the impact of **your** parent's/grandparent's personal legal matter on **you**.	PAID IN FULL	$ 25
Legal services for an **insured** for the preparation and review of a deed granted by a parent/grandparent where **you** are the grantee.	PAID IN FULL	$ 40 per document
Legal services for an **insured** for the preparation and review of a promissory note where **your** parent/grandparent is the payor and **you** are the payee.	PAID IN FULL	$ 40 per document
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.	PAID IN FULL	$ 40 per document
Restraining/Protective Order - Named Insured **Legal services** for the **named insured** to obtain a restraining/protective order.	PAID IN FULL	$ 320*
Restraining/Protective Order - Insured **Legal services** for an **insured** to obtain a restraining/protective order when the opposing party is not an **insured** under the same **Certificate**.	PAID IN FULL	$ 320*

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	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Credit Records Correction Advice, document review, document preparation and correspondence for an **insured** related to correcting inaccuracies or misrepresentations on **your** credit record.	PAID IN FULL	$ 160*
Executor Appointment **Legal services** for an **insured** to be appointed executor of an estate, where no valid will exists, or if a valid will exists where the named executor(s) are unable or unwilling.	PAID IN FULL	$ 720*
Mediation Costs Reimbursement for **mediation costs** paid by an **insured** associated with a covered **benefit**. (This **benefit** includes reimbursement of costs that do not have to be performed by an attorney.) (The Payment Limitations section is waived as it relates to **mediation costs**.)	N/A	$ 240* per **insured event**
Building Codes **Legal services** for a **legal dispute** for **you** 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***
Building Codes - Secondary Residence **Legal services** for a **legal dispute** for **you** in an administrative action for permit or code violations relating to the renovation and/ or improvement of **your** existing **secondary 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***

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	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Child Custody/Child Support Agreement **Legal services** for the creation of an initial child custody, child support, or child visitation agreements when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. The **benefit** does not include the modification of current agreements.		
Child custody / visitation	PAID IN FULL	$ 960*
Child support	PAID IN FULL	$ 640*
Easement **Legal services** for a **legal dispute** for **you** in an administrative action regarding an easement 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***
Easement - Secondary Residence **Legal services** for a **legal dispute** for **you** in an administrative action regarding an easement on **your secondary 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***
Eviction - Primary Residence **Legal services** for a **legal dispute** to evict a person from **your primary residence** when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit.	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***
(Exclusion #2 as it relates specifically to investment interests does not apply to this **benefit**.)		

Section III
Schedule of Benefits

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Foreclosure **Legal services** for a **legal dispute** regarding written notice of a foreclosure related to **your primary residence** when a party is taking action against **you**.	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***
Foreclosure - Secondary Residence **Legal services** for a **legal dispute** regarding written notice of a foreclosure related to **your secondary residence** when a party is taking action against **you**.	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***
Guardianship/Conservatorship Dispute **Legal services** for a **legal dispute** related to **your** role as a Guardian/Conservator when a party is taking action against **you**.	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***
Mental Incompetency or Infirmity Proceedings **Legal services** for a **legal dispute** related to mental incompetency or infirmity proceedings when a party is taking action against **you**.	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***
Paternity - Defense **Legal services** for a **legal dispute** related to a motion for the establishment of paternity when a party is taking action against **you**. This does not include matters related to child support, child custody or visitation rights.	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***

Section III
Schedule of Benefits

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Paternity - Establishment **Legal services** in establishing paternity of a child, including amendment and reissuance of a birth certificate, when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit. This does not include matters related to child support, child custody or visitation rights.	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***
Property Tax **Legal services** for a **legal dispute** for **you** in an administrative action 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***
Property Tax - Secondary Residence **Legal services** for a **legal dispute** for **you** in an administrative action to reduce the property tax assessment on **your secondary 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***
Small Claims Court **Legal services** for a **legal dispute** in Small Claims Court (or similar court of limited civil jurisdiction) when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit. This **benefit** does not include representation in court.	PAID IN FULL	$ 320*
Legal services for a **legal dispute** in Small Claims Court (or similar court of limited civil jurisdiction) including representation in court where allowed by law, when a party is taking action against **you**.	PAID IN FULL	$ 400*

Section III
Schedule of Benefits

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Social Security/Veterans/Medicare **Legal services** for a **legal dispute** for **you** in an administrative proceeding 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***
(Exclusion #2 as it relates to employment matters for Veterans benefit is waived for this **benefit**.)		
Zoning and Variances **Legal services** for a **legal dispute** for **you** 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***
Zoning and Variances - Secondary Residence **Legal services** for a **legal dispute** for **you** in an administrative action related to a zoning change, variance or an eminent domain proceeding involving **your secondary 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)
Adoption **Legal services**[1] in an adoption for an **insured** to become an adoptive parent(s).		
Uncontested	PAID IN FULL	$ 400*
Contested	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***
[1]In 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		
Defense of Civil Damage Claims **Legal services** for a **legal dispute** for **you** 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; claims related to libel, slander, defamation, or reputation; or claims related to a felony charge. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction.)	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 **Legal services** for a **legal dispute** regarding written, verbal or implied contracts or warranties relating to consumer **goods** or **services** (excluding real estate, residential contractor and insurance disputes) when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	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***

Section III
Schedule of Benefits

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Defense of Debt Collection **Legal services** for a **legal dispute** related to consumer **goods** or **services** (excluding foreclosures, garnishment, mechanic's lien and student loan debt collection) when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	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***
Expungement **Legal services** for an **insured** for the expungement or sealing of **your** criminal record.	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***
Defense of Garnishment **Legal services** for a **legal dispute** for a garnishment to collect **judgment** related to **goods** or **services** when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	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 **judgments** garnishment is waived for this **benefit**.)		

Section III
Schedule of Benefits

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Guardianship/Conservatorship **Legal services** in a Guardianship/Conservatorship for an **insured** to appoint or be appointed as a Guardian/ Conservator.		
Uncontested	PAID IN FULL	$ 480*
Contested	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***
Homeowner Association Disputes **Legal services** for a **legal dispute** regarding written, verbal or implied contracts or obligations related to **your** homeowner association when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	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***
Insurance Disputes **Legal services** for a **legal dispute** relating to **your** insurance carrier when **you** wish to take action against the insurance carrier regardless of whether the matter proceeds to the filing of a lawsuit or when the insurance carrier is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited jurisdiction.)	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***

Section III
Schedule of Benefits

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Mechanic's Lien **Legal services** for an **insured** to remove a mechanic's lien. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	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***
Miscellaneous Services - 6 hours **Miscellaneous legal services**. This **benefit** is limited to six hours per **certificate year**. (Exclusion #3 as it relates to **judgments** is not intended to exclude family law decree matters.)	6 hours	$ 480*
Neighbor Disputes **Legal services** for a **legal dispute** with **your** neighbor related to **your primary residence** (excluding boundary, nuisance and harassment disputes) when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	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***
Neighbor Disputes - Secondary Residence **Legal services** for a **legal dispute** with **your** neighbor related to **your secondary residence** (excluding boundary, nuisance and harassment disputes) when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	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***

Section III
Schedule of Benefits

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Neighbor Disputes - Boundary **Legal services** for a **legal dispute** with **your** neighbor related to the boundary of **your primary residence** when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	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***
Neighbor Disputes - Boundary - Secondary Residence **Legal services** for a **legal dispute** with **your** neighbor related to the boundary of **your secondary residence** when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	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***
Neighbor Disputes - Nuisance & Harassment **Legal services** related to **your primary residence**, involving a **legal dispute** with **your** neighbor for nuisance or harassment, when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	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***

Section III
Schedule of Benefits

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Neighbor Disputes - Nuisance & Harassment - Secondary Residence **Legal services** related to **your secondary residence**, involving a **legal dispute** with **your** neighbor for nuisance or harassment, when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	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***
Personal Property Protection **Legal services** for a **legal dispute** regarding contracts or obligations for the transfer of **your personal property** or **your personal property** rights when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	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***
Qualified Domestic Relations Order **Legal services** for an **insured** for the preparation and filing of a Qualified Domestic Relations Order (QDRO). (This **benefit** includes reimbursement of costs only when covered **legal services** are completed by someone other than a **Network Attorney**.) (Exclusion #3 as it relates to **judgments** is not intended to exclude Qualified Domestic Relations Order matters.)	PAID IN FULL	$ 560*

Section III
Schedule of Benefits

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Real Estate Disputes **Legal services** for a **legal dispute** regarding contracts or obligations for the construction, purchase or sale of **your primary residence** (excluding property title disputes) when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 1,200*
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***
Real Estate Disputes - Secondary Residence **Legal services** for a **legal dispute** regarding contracts or obligations for the construction, purchase or sale of **your secondary residence** (excluding property title disputes) when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 1,200*
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***
Real Estate Disputes - Property Title **Legal services** for a **legal dispute** regarding the property title of **your primary residence** when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 1,200*
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)
Real Estate Disputes - Property Title - Secondary Residence **Legal services** for a **legal dispute** regarding the property title of **your secondary residence** when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 1,200*
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***
Residential Contractor Disputes **Legal services** for a **legal dispute** regarding written, verbal or implied contracts or obligations related to a residential contractor when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include Small Claims Court (or similar court of limited civil jurisdiction).	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***
School Administrative Hearings **Legal services** for a **legal dispute** in administrative public or private formal school proceedings regarding disabilities and accompanying educational accommodations or when an **insured** violates student policy when **you** wish to take action against the school regardless of whether the matter proceeds to the filing of a formal dispute or when the school is taking action against **you**.	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)
Student Loan Debt Collection **Legal services** for a **legal dispute** related to **your** student loan when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	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***
Tenant Matters **Legal services** for a **legal dispute** with **your** landlord as tenant of **your primary residence**, including but not limited to, eviction and security deposit disputes, when **you** wish to take action against **your** landlord regardless of whether the matter proceeds to the filing of a lawsuit or when **your** landlord is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	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***
Trust Disputes **Legal services** for a **legal dispute** related to **your** role as a trustor, trustee or beneficiary of a trust when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	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***

Section III
Schedule of Benefits

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Divorce - 25 hours **Legal services** for the **named insured** in an **uncontested** divorce, a legal separation and/ or an annulment of marriage.	PAID IN FULL	$ 640*
Legal services for the **named insured** in a **contested** divorce, a legal separation and/or an annulment of marriage.	PAID IN FULL (up to 25 hours per **insured event**)	$ 2,000*
Alimony, Child Support, Child Custody and Child Visitation **Legal services** for a **legal dispute** regarding a motion to enforce or modify a final decree for child support, child custody, child visitation, or alimony when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**.		
Alimony	PAID IN FULL	$ 400*
Child Custody / Child Visitation	PAID IN FULL	$ 960*
Child Support	PAID IN FULL	$ 640*
(Exclusion #3 as it relates to **judgments** matters is not intended to exclude child custody, child visitation, child support and alimony matters.)		

* **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

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.

We reserve the right to terminate this service plan under the following conditions:

(1) If an associated insurance policy is terminated for any reason;

(2) If you fail to pay a Network Attorney the amounts due for a matter covered under this service plan; or

(3) If you have intentionally concealed or misrepresented any material fact or circumstance, 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 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 amount covered by ARAG, the Network Attorney will bill you directly at reduced rates of at least 25% off their normal rate. 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 rate. Payment of attorney fees is handled directly between the plan member and the Network Attorney.

REDUCED CONTINGENCY FEES

If your legal matter is not 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 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 trial, or will not exceed 33% of the net recovery if successfully resolved during or after trial, or will not exceed 40% of the net recovery is 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 Specialists** 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 and cash recovery 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.

- **Senior Adult Services**: Senior family members (up to 4 adults) are able to utilize these Identity Theft Protection benefits. Senior family members must be separately enrolled in identity theft monitoring services to use Full-Service Identity Restoration, Lost Wallet Services and Identity Theft Insurance. Senior Adults will be primary members under the identity theft insurance benefit.

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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 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
- Childcare
- Residential Contractor
- 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

ADVICE FOR PARENTS AND GRANDPARENTS
Telephone access to obtain legal advice and consultation on how the law relates to your parents/grandparents' legal matter and which actions may be taken.

Section III
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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 - Balancing work and taking care of loved ones can be overwhelming. Fortunately, members have access to personalized guidance from expert Care Coaches and digital educational and support tools to assist them with their caregiving needs.

Caregiving services assists members and their families in finding adult and senior care, empowering them to:

- **Gain access to personalized content and resources:** Member answers a few simple questions to optimize their experience with tailored insights, services and learning resources for informed caregiving decisions based on their needs.

- **Work with a coach:** Dedicated Care Coaches provide proactive, personalized support in navigating caregiving challenges. Wherever members are on their caregiving journey, Care Coaches can help members:

  - Understand and identify the appropriate care options for their loved ones, including in-home care, nursing home and assisted living, confirming availability, assistance with the application process, validating licensure and certifications and identifying pricing, costs and payment obligations.

  - Sort through the essential financial resources, including health and long-term care insurance, Medicare, Medicaid and VA benefits.

- **Plan and manage care:** Use the robust mobile landing page and app to create and share caregiver support plans, upload and track important legal documents, providers, medications and coordinate with their care team of friends, family and professionals.

With these caregiving services, members can get support, resources and guidance on topics like chronic diseases, mental health, home and facility-based care, financial needs and end-of-life planning.

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
- Discounted personal tax return preparation

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 involving class actions, punitive damages, personal injury, malpractice, court appeals or judgments.

4. Legal services deemed by us to be frivolous or lacking merit, or in legal matters where you wish to take action against a party, regardless of whether the matter proceeds to you filing a lawsuit against the other party, 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

Amount in Dispute – The monetary amount that can be calculated or proven in order to compensate you for incurred damage to or loss of your property.

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 their 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 – Your attorney assists with resolving any matter 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.

Miscellaneous 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 their 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.

Judgments - All events and proceedings regarding an insured event, regardless of whether or not an action has been filed in court, that occur after a settlement agreement has been signed by all parties; an arbitrator has issued a final, binding decision or a court has issued a judgment.

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

Legal Services – This is the time spent by your 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.Network Attorney – An Attorney with whom ARAG has contracted to perform covered legal services in the United States for an Insured.

Section IV
Glossary

Non-Moving Offense – Parking ticket, equipment or other violations that are not handled in conjunction with a moving violation; however, this does not encompass violations related to electronic devices, red light cameras, speed cameras or tolls.

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 Injury - The legal plan does not cover legal services for a legal dispute which includes allegations of harm whether it be for physical injuries to the body and/or non-physical injuries (including emotional distress, mental distress, pain and suffering and/or loss of companionship).

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 – Your real property that contains 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 – Your real property that contains a single dwelling (house, apartment, duplex, or condominium) in which you have an ownership interest and is not your primary residence and is not an insured rental property for six months before the insured event and is not your intent to use it as an insured rental property.

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 – All matters are settled or decided by all parties without the involvement of your attorney, and your attorney only 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 a network attorney is not available to assist, we offer a network guarantee that ensures ARAG members will be matched with an attorney(s) to receive benefits for their specific covered legal matter.

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
Visit ARAGlegal.com and log in as a member, 24 hours a day, seven days a week.

- Enter your username and your password.
- Once you've logged in, you have access to all online Benefits including Online Tools and Resources as well as access to a Customer Care Specialist, Monday-Friday, 6 a.m.-4 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, 6 a.m.-4 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 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, 6 a.m.-4 p.m. Pacific time, who will enable you to:

- Receive legal advice over the phone, Monday-Friday, 6 a.m.-4 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.

B. Telephone Legal Advice and Consultation

Telephone Legal Advice and Consultation
Call toll-free 800-828-1395 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, 6 a.m.-4 p.m. Pacific time.

Services for Parents and Grandparents
Call toll-free 800-828-1395 to connect to the Customer Care Center.

- You will speak to a Customer Care Specialist, Monday- Friday, 6 a.m.-4 p.m. Pacific time.
- Ask to speak to a Care Coach.
- You will be transferred to a Care Coach, Monday-Friday, 6 a.m.-4 p.m. Pacific time.
- Log into your member portal and then visit the Services for Parents and Grandparents page to be connected to caregiving experts and digital education.

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 800-828-1395, 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, 6 a.m.-4 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, 6 a.m.-4 p.m. Pacific time.

Section VI
How to Use the ARAG Legal Insurance Plan

Telephone Tax Services

Call toll-free 800-828-1395 to connect to the Customer Care Center.

- You will speak to a Customer Care Specialist, Monday- Friday, 6 a.m.-4 p.m. Pacific time.
- Ask to speak to a Tax Specialist.
- You will be transferred to a Tax Specialist, Monday- Friday, 6 a.m.-4 p.m. Pacific time.

C. Legal Representation

How to find a network attorney

- Visit ARAGlegal.com and log in as a member to use the Attorney Finder.

  Or
- Call toll-free 800-828-1395 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, 6 a.m.-4 p.m. Pacific time.

  Or
- Call toll-free 800-828-1395 and the automated telephone system will fax you a list of Attorneys in your area, 24 hours a day, seven days a week.
- If a network attorney is not available to assist, we offer a network guarantee that ensures ARAG members will be matched with an attorney(s) to receive benefits for their specific covered legal matter.
- 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.

Miscellaneous Services

If you need an Attorney's assistance on a matter that is not a covered service, you can use the Miscellaneous Services 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 Miscellaneous Services 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 to verify Benefits with a Customer Care Specialist, Monday-Friday, 6 a.m.-4 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:

- Visit ARAGlegal.com and log in as a member to use the Attorney Finder.

  Or

- Call a Customer Care Specialist, Monday-Friday, 6 a.m.-4 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 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 their normal rate. You pay the attorney directly.

How to Use Benefits Outside the United States

- Call toll-free 800-828-1395, to verify Benefits with a Customer Care Specialist, Monday-Friday, 6 a.m.-4 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:

- Visit ARAGlegal.com and log in as a member to download a claim form.

  Or

- Call a Customer Care Specialist, Monday-Friday, 6 a.m.-4 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 their 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 visit ARAGlegal.com and log in as a member.

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, Child Identity Monitoring services and Senior Adult 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 and cash recovery 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:

- Visit ARAGlegal.com and log in as a member.
- Select "Identity Theft" under "Tools".
- If you're a First-time User: select "Activate Monitoring" to activate the monitoring services."
- After activating monitoring services, you can include other adult dependents by selecting "Add Adult Family Member" or add Senior Adults by selecting "Add Senior Adult Member" to activate their monitoring services. Senior Adults must be separately enrolled in identity theft monitoring services to use Full-Service Identity Restoration, Lost Wallet Services, and Identity Theft Insurance. Senior Adults will be primary members under the identity theft insurance benefit. The fee for the identity theft insurance coverage is included in the cost of the legal plan paid by you.
- After activating a monitoring account, the Login link will appear to access the monitoring services account.

How to Use Restoration Services:

- Call toll-free 800-828-1395 to connect with an Identity Theft Restoration Specialist.

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.

Services for Parents and Grandparents
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.

It can be hard to know where to turn when life gets complicated caring for someone you love. As an ARAG® plan member, you get access to personalized guidance from expert Care Coaches, digital educational and support tools – including a library of content to further your care education, medication and provider tracking and resources to assist with planning and managing care. Whether you want to learn, coordinate care or talk to an expert, help is here for you.

How to Use/Setup Digital Account:

- Visit ARAGlegal.com and log in as a member.
- Select "Services for Parents & Grandparents" under "Tools."
- Select "Access Care Resources" button.
- Create a digital account by selecting "Let's get started," or "Log In" if you've already created an account.
- Enter your ARAG Member ID, name, email address, password and agree to the Terms of Service and Privacy Policy.
- Select "Create account."
- Call toll-free 800-828-1395 and request Caregiving Services Assistance.

Section VI
How to Use the ARAG Legal Insurance Plan

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.

There is a $195 cost for each tax preparation. Tax preparation includes federal tax return, state tax return, local tax return and any additional tax preparation needs.

How to Use (Tax Specialist):

- Call toll-free 800-828-1395 and request Tax Specialist assistance.

DIY Docs®
Online access to 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
- Child Care
- Residential Contractor
- Finances

How to Use DIY Docs:
Visit ARAGlegal.com and log in as a member.

- Select "DIY Documents" under "Tools".
- Search for the legal document relevant to your situation.

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 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
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 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 trial, or will not exceed 33% of the net recovery if successfully resolved during or after trial, or will not exceed 40% 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.

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
ARAGlegal.com
Access Code: 11700UC

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