



All about your
ARAG®
Legal Insurance

**University of California
Riverside**

September 9, 2025

Agenda



Legal Insurance

1 What is Legal Insurance?

2 How Does It Work?

3 Coverage and Cost

4 Questions?



Legal Insurance

Today's Employees Face Monumental Change

Now more than ever, employees are living in a rapidly changing world:



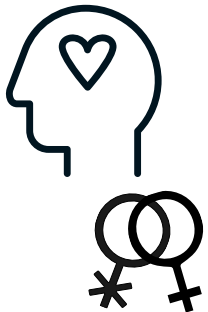
Economic and Financial Pressures

- High interest rates and inflation
- Affordable housing
- Level of personal debt



Changing Political Landscape

- Increase in polarized political views
- Potential impact on employee benefits
- Focus on immigration



Societal and Environmental Trends

- Continued strain on our mental health
- Marriage and divorce rates
- Remote work
- Digital transformation (AI)
- Impact of data breaches
- Increase in natural disasters

20?25

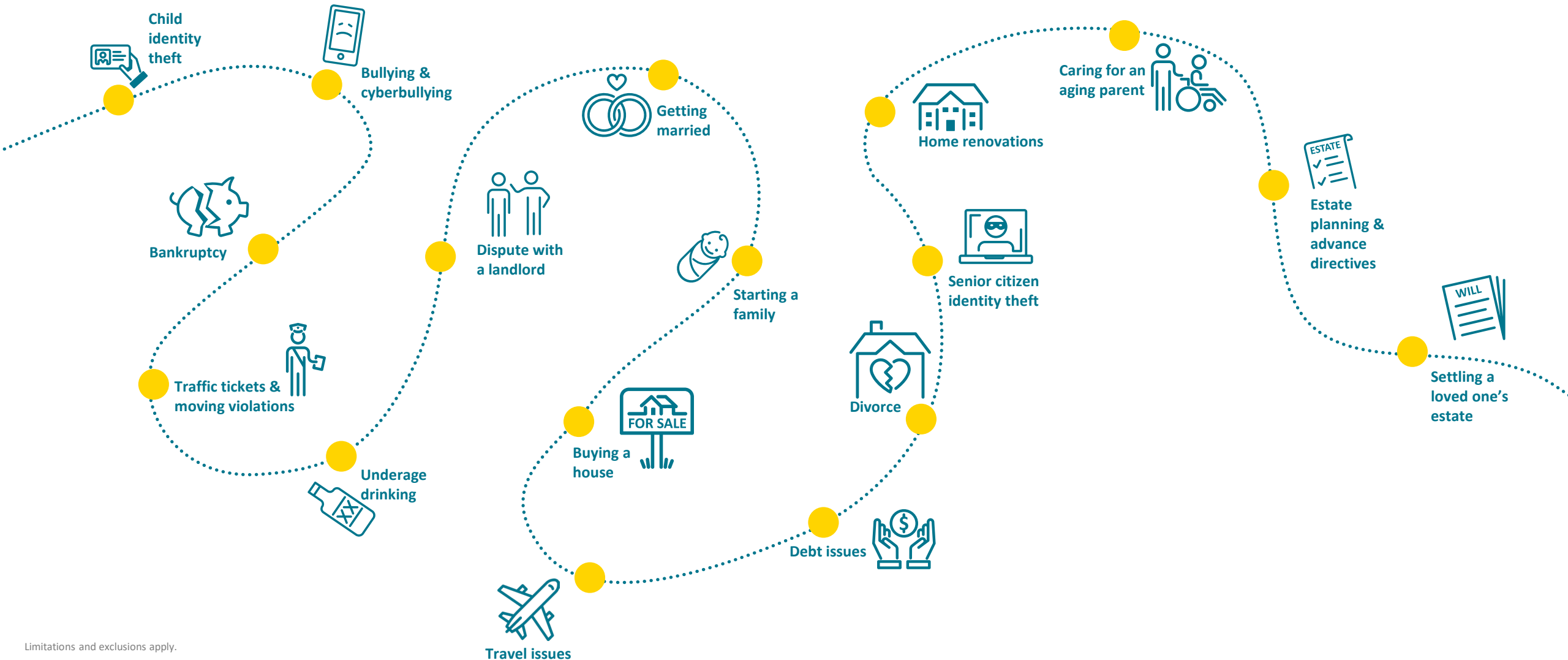
***What Will 2026
Look Like?***

What is Legal Insurance

There's a little bit of legal in everything – ARAG is here for all of it.



Legal Insurance



Limitations and exclusions apply.

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Proprietary & Confidential



Legal Insurance



How Legal Insurance Can Help



Legal Insurance



Provides legal advice and representation



Helps connect you with network attorneys to work with



Protects you and your assets



Saves time and money*

Save an average of
\$368 per hour on
attorney fees!

*Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2017 or 2018 and paid by December 31, 2019, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.

Using Your Legal Plan Is Easy

When you face a legal issue, getting help from an ARAG legal plan is as simple as using your medical plan.



Legal Insurance

1

Confirm coverage. Start by going online, calling Customer Care or using the ARAG Legal app.

2

Answer a few questions about your situation, confirm coverage and receive information about local network attorneys who can help with your legal issue.

3

Meet with the network attorney in person, virtually or over the phone – and they can even represent you in court, if needed.

ARAG Has Your Back



Legal Insurance

You Choose Service Delivery



In-Person Legal Services

Work with a network attorney in office or virtually for advice, document prep/review and representation.

- ✓ Knowledgeable Advisor
- ✓ Comprehensive Coverage
- ✓ Representation



Immediate Advice Telephone Attorneys

Connect with a network attorney over the phone for legal advice and document prep/review.

- ✓ Convenient
- ✓ Flexible
- ✓ Inclusive



Online Learning Center / DIY Docs®

Access educational resources about a variety of legal situations.

- ✓ Learning Center
- ✓ DIY Docs®
- ✓ ARAG Legal App

UC's Legal Insurance Plan



Legal Insurance

Civil Damage Claims (Defense)

- Defense of Civil Damage Claims
- Pet-Related Matters

Consumer Protection Matters

- Consumer Protection
 - Auto Repair Disputes
 - Buying/Selling a New or Used Automobile
 - Consumer Fraud
 - Consumer Protection for Goods and Services
- Insurance Disputes

Criminal Matters

- Criminal Misdemeanor
- Expungement
- Habeas Corpus Proceedings
- Juvenile Court Proceedings
- Parental Responsibilities

Debt-Related Matters

- Debt Collection Defense
- Garnishment
- Mechanic's Lien
- Personal Bankruptcy
- Student Loan Debt Collection

Family Law

- Adoption Uncontested/Contested
- Alimony (*up to 8 hours per event*)

- Child Custody/Child Support Agreement
- Child Custody (*up to 8 hours per event*)
- Child Support (*up to 8 hours per event*)
- Child Visitation Rights (*up to 8 hours per event*)
- Divorce Contested (*up to 25 hours per event*)
- Domestic Partnership Agreement
- Domestic Violence Protection
- Elder Law – Member Support
- Funeral Directive
- Gender Identifier Change
- Guardianship/Conservatorship
 - Guardianship/Conservatorship Annual Accounting
- Guardianship/Conservatorship Dispute
- Hospital Visitation Authorization
- Incapacity
- Name Change Proceedings
- Paternity Defense & Establishment
- Postnuptial Agreements
- Prenuptial Agreements
- Qualified Domestic Relations Order
- Restraining /Protective Orders
- School Administrative Hearings
- Miscellaneous Services (*up to 6 hours per year*)

General Matters

- Credit Records Correction
- Document Preparation
 - Affidavits
 - Bill of Sale
 - Demand Letters
 - HIPAA Authorization
- Document Review
- Mediation Costs
- Personal Property Disputes

Government Benefits

- Medicare/Medicaid Disputes
- Social Security Disputes
- Veterans Benefits Disputes

Real Estate Matters

- Building Codes
- Construction Loan
- Home Improvement/Contractor Disputes
- Easements
- Eminent Domain/Variations/Zoning
- Foreclosure
- Home Equity Loan
- Land Purchase
- Neighbor Disputes
- Property Tax
- Purchase/Sale of House
- Real Estate Disputes
- Refinancing

Services for Tenants

- Eviction
- Security Deposits
- Tenant Disputes with a Landlord

Small Claims Court

- Small Claims Assistance

Tax Matters

- IRS/State/Local Tax Audit
- IRS/State/Local Tax Collection Defense
- State and Local Tax Audit
- State and Local Tax Collection Defense

Traffic Matters

- Drivers License Suspension and Revocation
- Drivers License Restoration
- Minor Traffic Ticket

Wills and Estate Planning

- Codicil
- Durable/Financial Power of Attorney
- Estate Administration (*up to 9 hours per event*)
- Executor Appointment
- Funding a Trust
- Health Care Power of Attorney
- Irrevocable Trusts

- Living Will
- Protection of Inheritance Rights (*up to 6 hours*)
- Revocable Trusts
- Standard/Complex Will
- Trust Disputes

Additional Services

- DIY Docs®
- Identity Theft Protection (*Enhanced*)
- Immigration Assistance (via phone)
- Learning Center
- Legal Hotline
- Reduced Fee Benefits
- Services for Parents and Grandparents
- Tax Services

For complete coverage information go to ARAGlegal.com/UCInfo or call 800-828-1395.

Identity Theft Protection

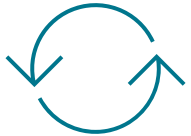


Legal Insurance



Senior Adult Services

Senior family members (up to 4 adults, i.e. Parents and/or Grandparents) can 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.



Full-Service Identity Theft Restoration

Restoration specialists use a limited power of attorney to restore a senior family member's identity with lenders, credit bureaus, the state, county courts and more.



Lost Wallet Services

Restoration specialists help cancel and replace documents such as credit and debit cards, driver's license, Social Security cards, checkbooks, insurance cards and more.



Identity Theft Insurance

Coverage up to \$1 million for expenses associated with restoring a senior family member's identity, including legal costs, loss of income, fraudulent withdrawals and more.

Services for Parents and Grandparents



Legal Insurance



Legal Advice

Your parents/grandparents have access to telephone network attorneys to address elder law issues, such as Medicare eligibility, Social Security, estate planning, real and personal property, deeding and consumer protection issues.



Annual Legal Check-Up

Once a year, your parent/grandparent can meet with a network attorney at no cost for advice about their own personal legal needs and discuss any changes in their situation and potential legal implications.



Reduced Fee Services

Your parents/grandparents can meet with a network attorney and receive at least 25% off their normal rates for most elder law issues.



Caregiving Services and Resources

You can access personalized guidance from expert Care Coaches, digital educational and support tools – including a library of content to further your parents'/grandparents' care education, medication and provider tracking and resources to assist with planning and managing care.



Legal Insurance



Additional Questions



Legal Insurance



Call Customer Care

800-828-1395

(Monday – Friday, 5 a.m. to 5 p.m. PT)



service@ARAGlegal.com



**To learn more, go to:
ARAGlegal.com/UCinfo**



Cost (Employee)

Employee:	\$10.87
Employee + Adult:	\$14.95
Employee + Child(ren):	\$14.95
Employee + Family:	\$16.31



Cost (Retiree)

Retiree:	\$11.59
Retiree + Adult:	\$13.95
Retiree + Child(ren):	\$13.95
Retiree + Family:	\$16.31

Thank you