

A photograph of a man and a woman smiling and embracing each other. The man is on the left, wearing a white t-shirt and glasses, with his arms around the woman. The woman is on the right, wearing a blue denim shirt and glasses, with her head resting against the man's. They are both laughing and looking towards the right. The background is a blurred indoor setting, possibly a living room.

All About ARAG® Legal Insurance

University of California, Riverside

September 2023

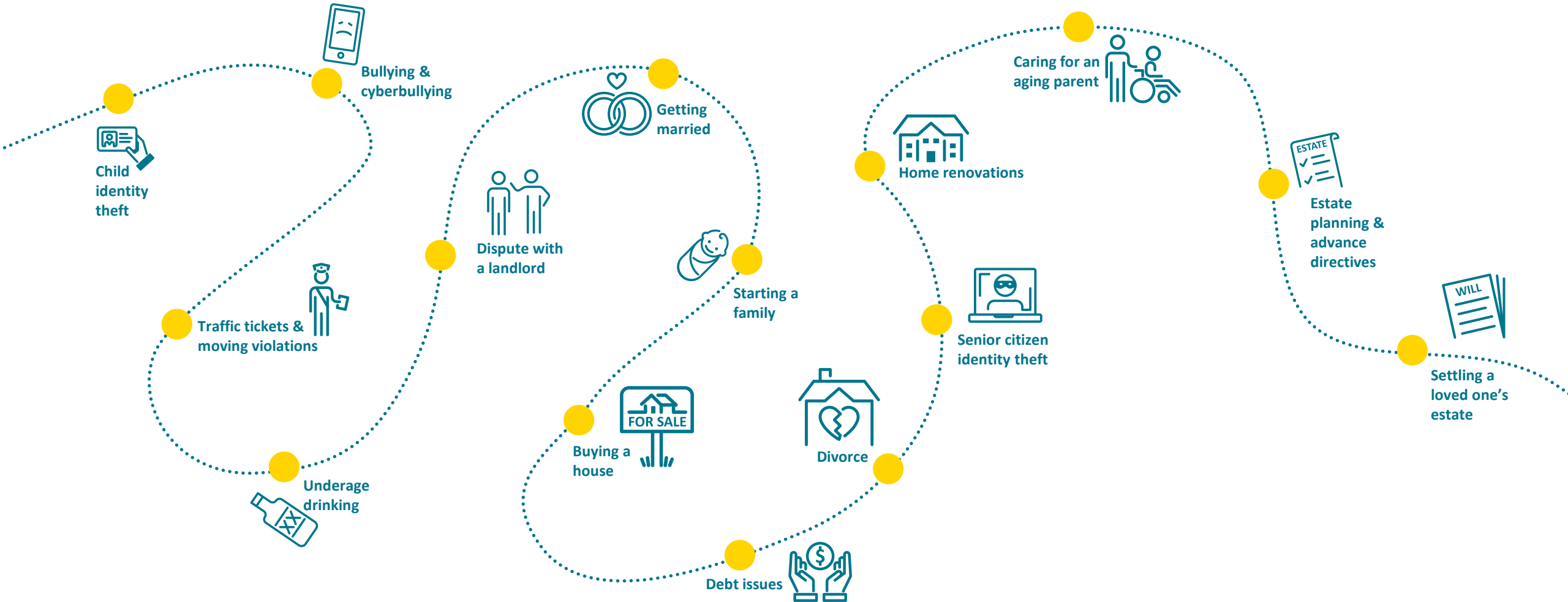


Why Legal Insurance

Legal issues don't discriminate by age, income, gender or marital status.



Legal Insurance



Navigating Legal Issues Can Be Costly



Legal Insurance

Calculating
the Costs
of Today's
Legal Needs

Legal Issue ¹	Average Attorney Fees Without a Legal Plan ²	Network Attorney Fees with an ARAG Legal Plan ³
1. Wills	\$1,582	\$0
2. Trusts	\$1,877	\$0
3. Traffic	\$1,251	\$0
4. Divorce	\$4,269	\$0
5. Property Transfers	\$1,693	\$0

ARAG members can save thousands on attorney fees!

¹Average cost to employee without legal insurance is based on the average number of attorney hours for claims incurred in 2018 or 2019 and paid by December 31, 2020, 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.

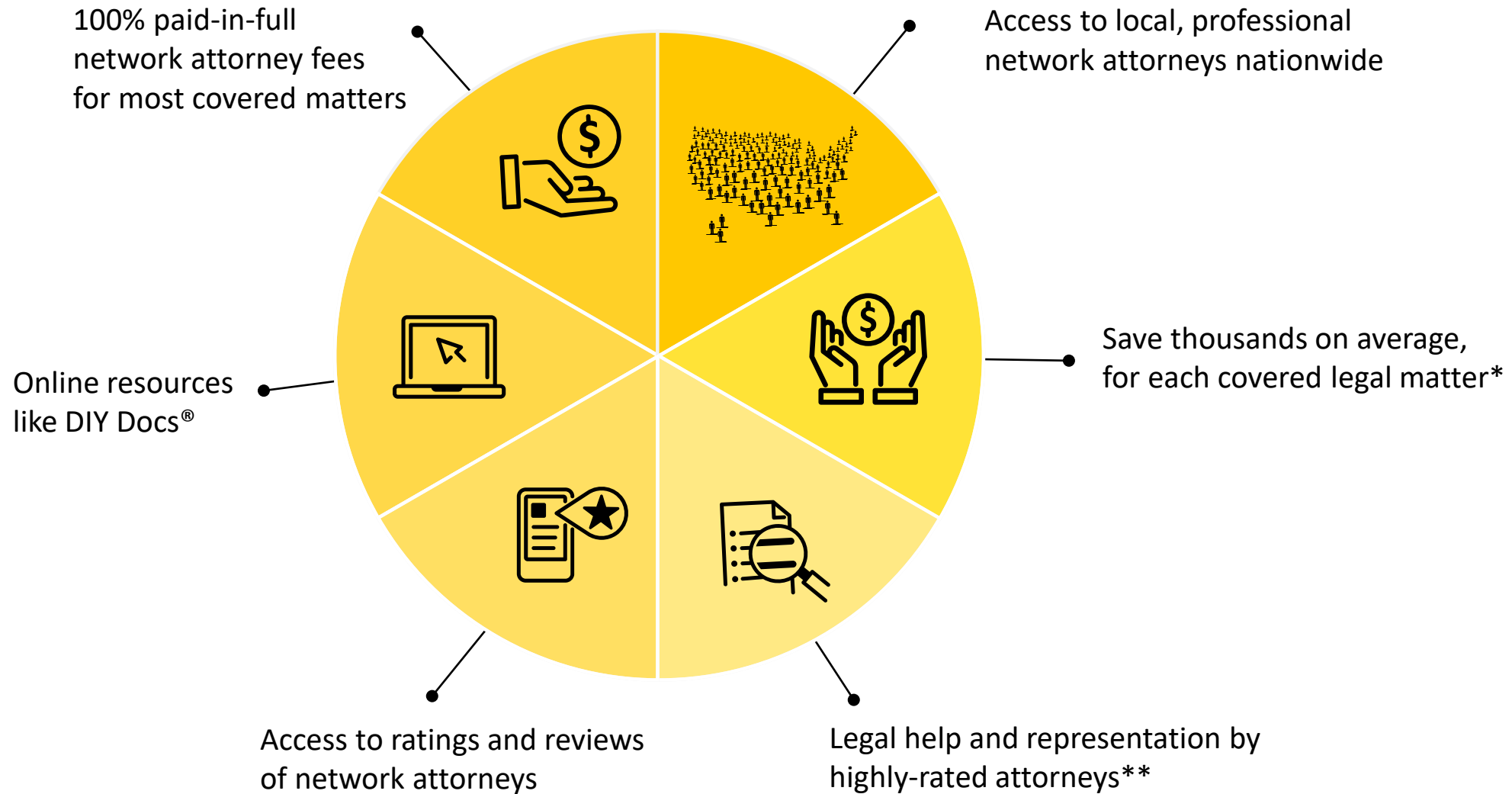
²Calculated by multiplying average hours by the average hourly attorney rate of \$368 for attorneys with 11 to 15 years experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.

³Attorney fees are 100% paid in full when using an ARAG network attorney for a covered legal matter.



Legal Insurance

What are the benefits of legal insurance?



*Based on \$368 Average hourly attorney rate for attorneys 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.

**Average network attorney rating for professionalism, accessibility and responsiveness was above 9.0 on a 10-point scale, based on 2019 ARAG Plan Member Satisfaction Survey.

Common Ways Members Use Legal – The Top 10



Legal Insurance



Data represented is based on unique legal matters with claims paid in 2021.



Legal Insurance



GET HELP FOR LEGAL MATTERS

..... in 3 easy steps

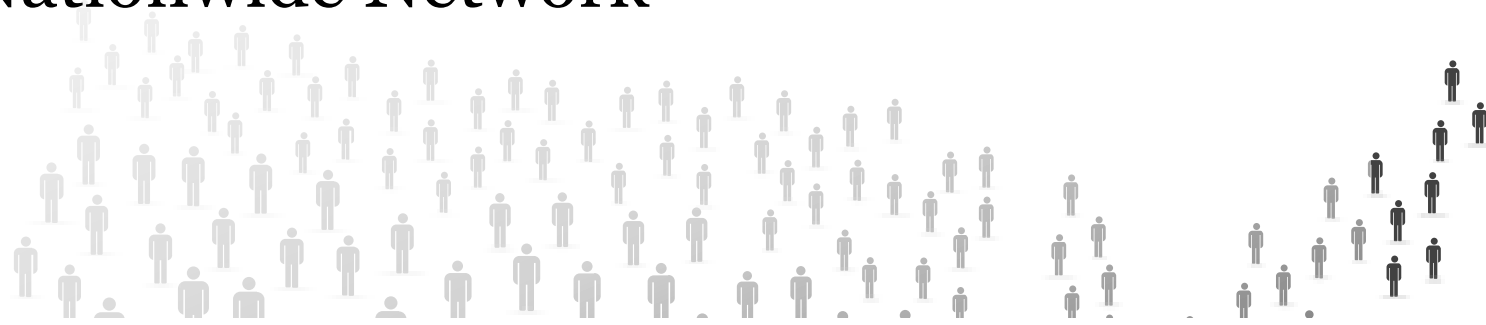
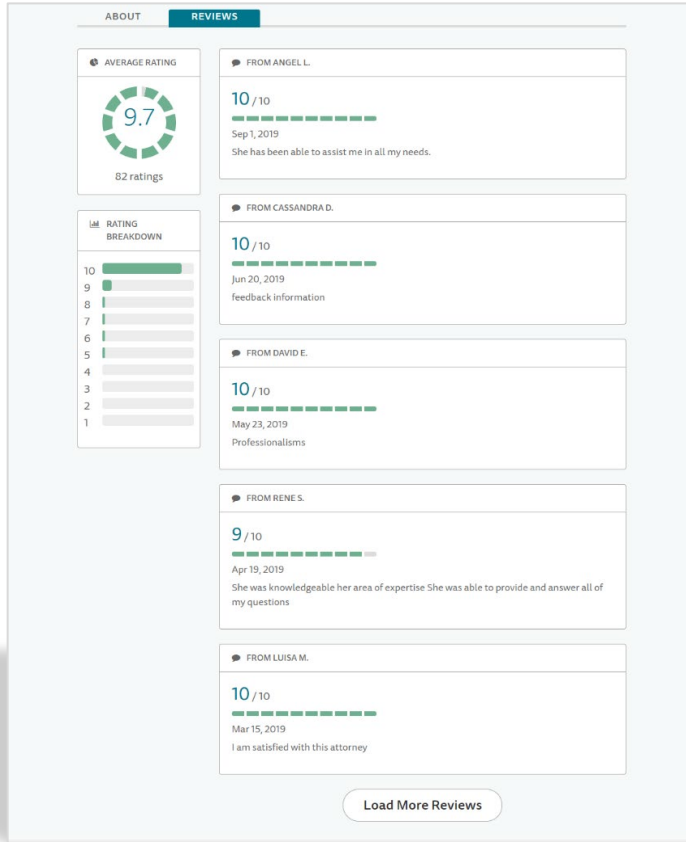
- 1 Call or log in to your account when you have a legal matter.
- 2 Customer Care will walk you through your options or you can go online to get connected to network attorneys.
- 3 Meet with your network attorney by phone, in person or virtually to address your legal issue.

ARAGlegal.com/account
800-828-1395

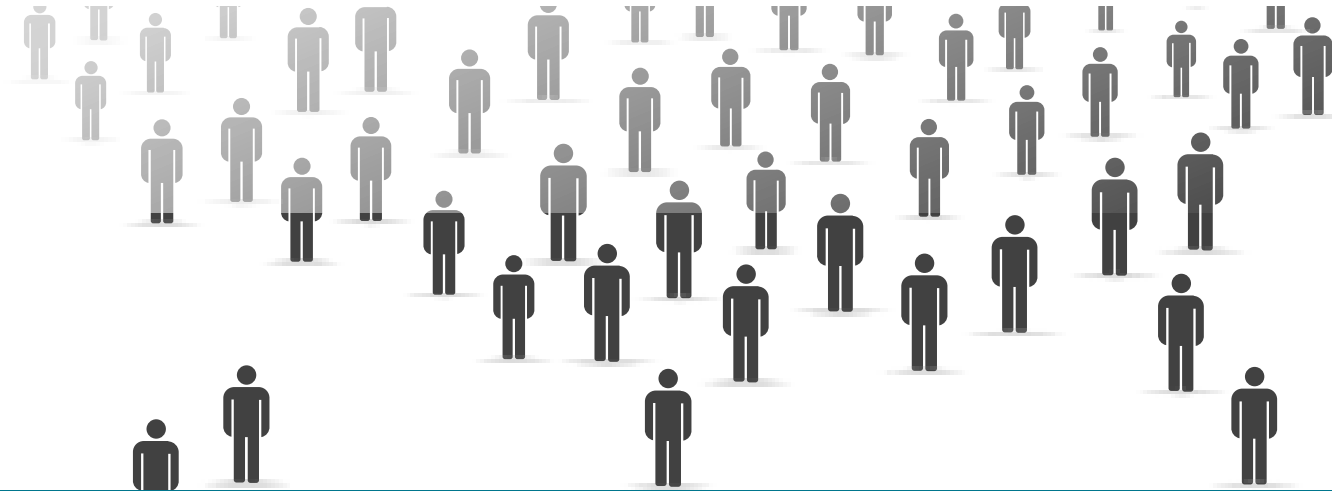
ARAG Attorney Network – Local Legal Help, Nationwide Network



Legal Insurance



More than **15,000 network attorneys** ready to provide advice, counsel and representation.



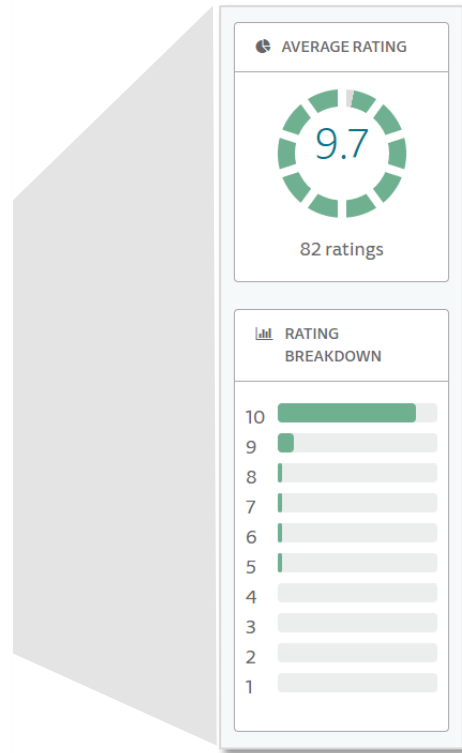
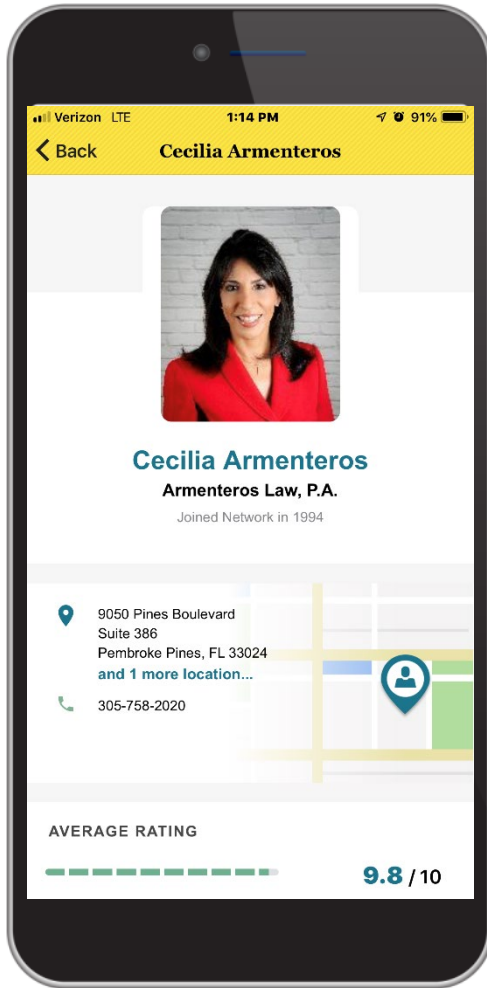
- ✓ 20+ years average experience.
- ✓ Attorneys are reviewed individually (not as a firm).
- ✓ Attorneys are recredentialed every year to ensure no disciplinary actions have been filed against them, there are no issues with their licensing and their insurance is up-to-date.

The satisfaction results represent responses from all ARAG plan members using in-office network attorney services in 2020. Ratings are provided on a 10-point scale where "1" indicates "not at all satisfied" while "10" indicates "completely satisfied."

Attorney Finder Profile - Legal App



Legal Insurance



- ✓ Ratings and reviews for network attorneys on both the ARAG Legal mobile app and member website.
- ✓ Sort attorney search results by:
 - Ratings
 - Fees
 - Languages
 - Licenses
 - And more.
- ✓ On the ARAG Legal mobile app, instantly confirm certain coverages and receive a list of network attorneys to help with your will and initiate a traffic ticket case.

Members can now see ratings and reviews of the attorney's in the ARAG network!

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/Variances/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
- 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](https://www.araglegal.com/UCInfo) or call 800-828-1395.

A Closer Look at ARAG's Additional Services



Legal Insurance

Identity Theft Protection



- ✓ \$1 million identity theft insurance*
- ✓ Full-service identity restoration
- ✓ Internet surveillance
- ✓ Single-bureau credit monitoring
- ✓ Lost wallet services
- ✓ Child identity monitoring
- ✓ Change of address monitoring

Services for Parents/Grandparents



- ✓ Legal hotline
- ✓ Annual legal check-up
- ✓ Reduced fee services**
- ✓ Caregiving support services
- ✓ Online caregiving resources
- ✓ Negotiated discounts***

Tax Services



- ✓ Tips for state or federal filing of personal taxes
- ✓ Explanation of tax law changes
- ✓ Research on complex personal tax matters
- ✓ Advice regarding IRS Audits and notifications
- ✓ Review of previous year's personal tax return
- ✓ Discounted personal tax return preparation

*The Identity Theft Insurance is underwritten and administered 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.

** Reduced Fee Services for parents/grandparents when using a Network Attorney.

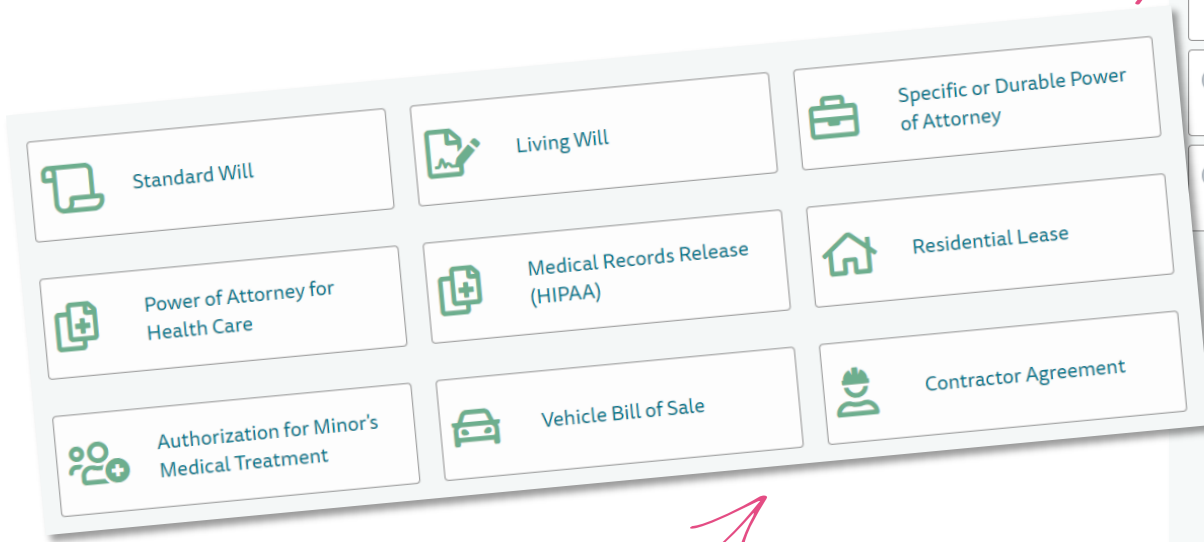
*** On rates of assisted living facilities, nursing homes, home health care agency and adult care providers when available.



Now even easier to create, edit and store legally valid, state-specific documents securely online – always at your convenience!

Plus Documents are file-ready & ADA compliant

Easy-to-follow instructions



- Standard Will
- Living Will
- Specific or Durable Power of Attorney
- Power of Attorney for Health Care
- Medical Records Release (HIPAA)
- Residential Lease
- Authorization for Minor's Medical Treatment
- Vehicle Bill of Sale
- Contractor Agreement

Available legal documents

DIY Docs > Vehicle Bill of Sale

Is there more than one Seller listed on the title of the vehicle?

The Seller is the current owner of the vehicle, whose name is listed on the title.

Required *

- I don't know. Leave blank lines on the final document to fill in by hand.
- There is only one Seller name listed on the title.
- There are two Sellers names listed on the title.

[Continue >](#)

VEHICLE BILL OF SALE

Seller Name: _____ ("Seller")
Seller Address: _____

Buyer Name: _____ ("Buyer")
Buyer Address: _____

- SALE AND PRICE:** Seller hereby sells the Vehicle described immediately below to Buyer in exchange for Buyer's payment to Seller of \$ _____ ("Purchase Price").
 - Vehicle Year, Make, and Model: _____
 - Vehicle Identification Number: _____
- PAYMENT METHOD:** Buyer shall pay the Purchase Price to Seller in the following manner:
 -
- SELLER'S WARRANTY AS TO OWNERSHIP:** Seller warrants

[Save & Finish Later ↶](#)

0% Complete

Interactive



How many network attorneys are available in the area?

There are more than 15,000 attorneys in the ARAG attorney network nationwide. For a specific list of local attorneys, a member can contact ARAG Customer Care, log in to their account at ARAGlegal.com or use the ARAG Legal app.

To help you have the best experience possible, a Customer Care specialist can assist you in connecting with a network attorney and ensure you receive full plan benefits on covered legal matters.



What costs are covered?

One of the most valuable features of the plan is that ARAG pays 100% of network attorney fees for most covered (and not excluded) legal matters. Non-attorney expenses and fees related to “hard costs” such as filing fees, copy costs, etc. are not covered.

What happens if an issue isn't covered?

If an issue is not covered by the plan (and not specifically excluded), members still have coverage options. For example, they may be able to use their 6 hours of Miscellaneous Services and they may still be eligible to work with an ARAG network attorney and receive at least 25% off the attorney's normal hourly rate. To get the reduced fee, members will need to present their member identification number or CaseAssist® confirmation number to the network attorney before any work proceeds.



Can members use attorneys outside the ARAG network?

Yes. If the member would like to retain and work with a non-network attorney:

- ✓ The member should contact Customer Care to make sure the legal matter is covered.
- ✓ The member is billed directly by the attorney and the member pays the attorney for services rendered.
- ✓ The member is then required to provide ARAG with appropriate documentation – including an ARAG non-network attorney claim form.
- ✓ The member will be reimbursed for covered attorney fees up to the benefit amount indicated in the legal plan.

What are considered pre-existing conditions?

If a member has a legal matter that occurs or is initiated prior to the plan's effective date, it's considered "excluded" and no in-office benefits will apply. The initiation date will be considered the earlier of the date:

- ✓ A written notice of a legal dispute is sent, filed or received by you
- ✓ A ticket or citation is issued
- ✓ An attorney is hired

However, other benefits may be available. Even if the matter is considered pre-existing, as long as it is not listed under the "Exclusions" in the plan, and so long as an attorney has not been hired, the member is able to receive advice from a network attorney under the "Telephone Legal Access Services" benefit as well as receiving reduced fee legal services of at least 25 percent off the network attorney's normal hourly rate.

What's excluded?

ARAG essentially defines an exclusion as “a matter or event not covered by the plan.” Based on that, the following would be excluded:

- ✓ Matters against ARAG, the employer or an insured against the interests of the named insured under the same Certificate.
- ✓ 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.
- ✓ Legal services in class actions, personal injury, punitive damages, malpractice, court appeals or post judgments (settlement agreement signed by all parties, final binding arbitration, judgment issued by a court).
- ✓ Legal services deemed by ARAG to be frivolous or lacking merit, or in actions where the member is a plaintiff and the amount ARAG pays for legal services exceeds the amount in dispute, or in our reasonable belief the member is not actively and reasonably pursuing resolution in their case.

What is the right coverage level for me?

Individual Coverage at \$10.87 per month (retiree is \$11.59 per month)

- Provides coverage for just the enrolled employee

Two-Party Coverage at \$14.95 per month (retiree is \$13.95 per month)

- Provides coverage for the employee **plus** their spouse/domestic partner

or

- Provides coverage for the employee **plus** their eligible children (under age 26)

Family Coverage at \$16.31 per month (retiree is \$16.31 per month)

- Provides coverage for the employee **plus** their spouse/domestic partner **plus** their eligible children (under age 26)

Be sure to enroll in the proper coverage level!



Legal Insurance



GET HELP FOR LEGAL MATTERS

..... in 3 easy steps

1

Call or log in to your account when you have a legal matter.

2

Customer Care will walk you through your options or you can go online to get connected to network attorneys.

3

Meet with your network attorney by phone, in person or virtually to address your legal issue and provide them with your CaseAssist[®] confirmation number.

ARAGlegal.com/account
800-828-1395

Additional Details



Legal Insurance



Call Customer Care
800-828-1395
(Monday – Friday, 5 am to 5 pm PT)



Email
service@ARAGlegal.com



More Info
ARAGlegal.com/UCinfo



Cost

Individual:	\$10.87
2-Party:	\$14.95
Family:	\$16.31



Thank you!

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa. Service products are provided by ARAG Services, LLC. Eligibility, coverage, limitations and exclusions of identity theft insurance are governed by a separate coverage document. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, contact us at 800-828-1395.