

# UltimateAdvisor

## The Most Legal Coverage with Empowered Choice for Members

At ARAG®, our core belief is that everyone should have affordable access to legal representation. This starts by empowering members to choose which network attorney they want to work with, and how they want to work with them. Through our legal insurance plans, we offer diverse coverages and services to meet the unique needs of all employees.



Legal Insurance

### UltimateAdvisor® (with and without Divorce)

Most coverages listed below are 100% paid in full when a member chooses to work with a network attorney.

- 100% paid in full    \* Limitations

#### 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
  - Contracts and Financial Disputes
- Insurance Disputes

#### Criminal Matters

- Habeas Corpus Proceedings
- Juvenile Court Proceedings
- Parental Responsibilities

#### Debt-Related Matters

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

#### Family Law

- Adoption Uncontested/Contested
- Conservatorship Uncontested/Contested
- \* Divorce Contested (up to 30 hours per event)
- Divorce Uncontested
- Domestic Partnership Agreement
- Domestic Violence
- Egg/Sperm/Embryo Donation Agreement
- Elder Law - Member Support
- Funeral Directive
- Gender Identifier Change
- Guardianship Uncontested/Contested
- Hospital Visitation Authorization
- Incapacity
- Name Change Proceedings
- Postnuptial Agreements
- Pre-Birth/Post-Birth Parentage Order
- Prenuptial Agreements
- Restraining/Protective Orders
- School Administrative Hearings
- Surrogacy Agreement

#### General Matters

- Credit Records Correction
- Document Preparation
  - Affidavits
  - Bill of Sale
  - Demand Letters
  - HIPAA Authorization
  - Promissory Notes
- Document Review (any legal document)
- Personal Property Disputes

#### Government Benefits

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

#### Real Estate Matters

##### (Primary and Secondary Residence)

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

#### Services for Tenants

- Contracts/Lease Agreements
- 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

#### Traffic Matters

- Drivers License Restoration with DWI
- Drivers License Suspension and Revocation with DWI<sup>1</sup>
- Minor Traffic
- Minor Traffic - Non-Moving<sup>2</sup>

#### Wills and Estate Planning

- Codicil
- Durable/Financial Power of Attorney
- \* Estate Administration (up to 9 hours per event)
- Executer Appointment
- Health Care Power of Attorney
- Irrevocable Trusts
- Living Will
- Protection of Inheritance Rights
- Revocable Trusts
- Standard/Complex Will

#### Additional Services

- Access to Telephone Attorney
- DIY Docs®
- Identity Theft Services
- Immigration Assistance
- Learning Center
- Reduced Fee Benefits

### UltimateAdvisor Plus™

Coverage includes UltimateAdvisor and:

- \* Alimony (up to 8 hours per event)
- \* 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)
- Criminal Misdemeanor
- \* Miscellaneous Legal Services (up to 4 hours per year)

#### + Even More Services

- Identity Theft Protection
- Financial Education and Counseling Services
- Tax Services
- Services for Parents/Grandparents
  - Caregiving Services
  - Document Preparation
  - Document Review
  - Legal Advice
- \* Miscellaneous Legal Services (up to 4 hours per year)
  - Reduced Fee Services
  - Wills and Durable Power of Attorney

## What Makes ARAG Legal Insurance Plans Stand Out?

Through ARAG's customer-first approach, we truly deliver the industry's most comprehensive coverage. This includes more plan options, flexibility and legal protection for all your employees — which means fewer questions for you. It all starts with our UltimateAdvisor plans. Here's the benefits your employees can rely on.

### UltimateAdvisor®

- ✓ **Plaintiff and Defense Matters:** While other providers may only cover defense matters, ARAG members also have coverage for plaintiff matters, which occurs 3x more often according to claims data.<sup>3</sup>
- ✓ **Contested and Uncontested Issues:** Rely on coverage for both contested and uncontested legal matters (including divorce).
- ✓ **Consumer Protection:** Coverage includes written, as well as verbal and implied contracts. Plus, we cover contractor and insurance disputes, which others may not cover at all.
- ✓ **Reduced Fee Benefits:** Even if a personal legal matter is not fully covered and not excluded, we can still help members by providing them with at least 25% percent off a network attorney's normal rate.
- ✓ **DIY Docs®:** Online access to a variety of legally valid documents, including state-specific templates, that can be customized.
- ✓ **Learning Center:** All employees — regardless of plan membership — have access to online resources and educational materials.
- ✓ **Network Attorney Guarantee:** If a network attorney isn't located within 30 miles of a member's home or office, ARAG will provide in-office services for covered matters under the plan.
- ✓ **Out-of-Network Indemnity Benefit:** Members can use an attorney outside the ARAG network and pay the attorney fees and be reimbursed up to the scheduled amount.
- ✓ **Waiver of Premium:** ARAG can continue coverage and waive premium to help members and their dependents stay protected, such as a member's military deployment or death.
- ✓ **"No surprise" Benefit:** Rely on plan coverage that has no hidden caps, annual usage limitations or managed case rules that may lead to additional out-of-pocket costs for the member — which all means fewer questions for you.
- ✓ **Coverage Beyond Termination:** If the plan is terminated or if the member doesn't re-enroll, ARAG will provide full benefits for covered legal matters if notified within one year of the insured event.

### UltimateAdvisor Plus™

- ✓ **Alimony, Child Support and Child Custody Coverage:** Rely on the most comprehensive coverage available for complex and time-consuming legal matters like alimony, child support, custody and visitation rights.
- ✓ **Services for Parents/Grandparents:** Receive legal services from network attorneys plus caregiving services from Care Advocates to address the needs of members' parents and grandparents. Legal services include access to a network attorney for advice, plus document preparation and review (e.g., wills, powers of attorney). Also receive up to four hours in miscellaneous legal services per year from a network attorney for personal legal matters not covered and not excluded.
- ✓ **Miscellaneous Legal Services:** Receive up to four additional hours of legal services per year from a network attorney for personal legal matters not covered and not excluded.
- ✓ **Financial Education and Counseling Services:** Financial counselors and online financial tools offer guidance on a variety of financial matters. Services include general financial planning counseling sessions, cash and debt management, negotiation with creditors, bill consolidation, savings and budgeting, mortgage education and more.
- ✓ **Identity Theft Protection:** Access to single-bureau credit monitoring, full-service identity restoration, internet surveillance, lost wallet services, child identity monitoring, change of address monitoring and a \$1 million identity theft insurance policy.<sup>4</sup>
- ✓ **Tax Services:** Receive advice from tax specialists regarding personal tax matters such as IRS audits and notifications, tax law changes, review of previous year's tax return and discounted personal tax return preparation.<sup>5</sup>

Visit [ARAGlegal.com](https://ARAGlegal.com) or call 800-758-2860 for more information.

<sup>1</sup>DWI is not available when situated in New York.

<sup>2</sup>Non-moving violations do not include parking tickets or equipment violations.

<sup>3</sup>Based on 2022 ARAG claims data.

<sup>4</sup>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.

<sup>5</sup>There is a flat fee of \$195.00 for each personal tax return, including federal tax return, state tax return, local tax return, and any additional tax preparation needs.

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. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, contact us.