

Diversity, Equity & Inclusion Benefits

Legal Resources to Meet Your Needs



Legal Insurance

Legal is everywhere — from the everyday to the once in a lifetime. Whether you're buying a home, getting married or working on a will, legal insurance from ARAG® can help LGBTQ+ individuals in ways specific to their needs.

When you face a legal matter, network attorneys are available over the phone, virtually or in person. The plan pays 100% of the network attorney fees for most covered matters – which could lead to thousands in savings.¹ Some of the following coverages are available:

- **Contested and uncontested adoption:** Legal services for you to become a parent through adoption.
- **Domestic partnership agreement:** Legal services for the preparation of your domestic partnership agreement.
- **Estate planning:** Legal services to prepare a will, living will and power of attorney.
- **Funeral directive:** Legal services for you to prepare a funeral directive.
- **Gender identifier change:** Legal services for you to change your gender identifier on government-issued documents.
- **Hospital visitation authorization:** Legal services for you to prepare a hospital visitation authorization.
- **Name change:** Legal services for you to legally change your name.

Reduced fee services

If your legal matter is not fully covered under your insurance policy and is not listed under the "Exclusions" in your legal insurance plan, you are eligible for a reduced fee that will be at least 25% off the network attorney's normal hourly rate. This could include matters such as:

- Child care authorization documents
- Discrimination matters²

How legal insurance benefits you

Your legal insurance plan from ARAG offers you a place to turn when you need legal help.

When you enroll in the legal insurance plan, you'll have access to the services, consultation and representation of network attorneys as well as additional tools and resources that include:

- DIY Docs® to create legally valid, online documents
- Step-by-step instructions on how to use the plan
- Attorney Finder – including network attorneys' credentials, education and areas of law, and tips on how to work with an attorney
- Access to the ARAG Customer Care Center

Look to your legal plan for help

You are eligible for coverage after you enroll in the group legal insurance plan. However, if you have not enrolled, all employees have free access to online resources available through ARAG, including:

- Specific plan coverage details, including pricing, enrollment, eligibility and exclusion information.
- The online Learning Center, where you can access educational articles, videos and guidebooks, and the personal information organizer, a document to help you track all of your critical legal, financial, medical and personal information.
- A list of ARAG network attorneys near you.



For more information, call **800-360-5567**
or for your company's complete list of coverages,
visit **ARAGlegal.com/myinfo**
Employee Access Code: Access Code: 10287mds
Retiree Access Code: Access Code: 10287ret

¹Based 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

²Suits against your employer, as the group policy holder, are excluded from this coverage.

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.