

Your Benefits and Retirement



Near Retirement?

Upon retiring, you can enroll in the State of California Retiree Group Legal Services Insurance Plan. You must enroll in the legal plan within 60 days of retirement. If you don't enroll within this timeframe, you'll need to wait until the next open enrollment period.

Why Legal Insurance?

Legal troubles can happen to anyone. We've all been there – you get caught speeding, a contractor ghosts you mid-remodel or true love doesn't work out. And when trouble happens, ARAG® legal insurance protects.

Your Retiree Group Legal Services Insurance Plan offers a wide range of comprehensive coverage and services, with network attorney fees that are paid in full for most covered legal matters.

It's easy to enroll:

Step 1: Select coverage to meet your needs:

Your monthly premium will be automatically deducted from your retiree warrant by the retirement system.

- Individual: \$10.61 per month
- Family: \$18.47 per month

Step 2: Choose an Enrollment Method:



Online: Visit ARAGlegal.com/SOCretiree and select your plan. Follow the instructions to enroll.



Mail: Fill out the ARAG legal insurance enrollment form and return it to ARAG via email, mail or fax.



Phone: Call ARAG at **(800) 511-4007** for questions and to enroll.



Scan to enroll or
view plan coverage

See a list of commonly asked questions about your plan coverage on the next page

Most Commonly Asked Questions

Q: How much does the legal insurance plan cost?

A: The cost of the state's retiree plan is only \$10.61 per month for an individual and \$18.47 per month for a family.

Q: Who can be covered under the plan?

A: Retirees are eligible to be covered as a member under the plan, as well as their spouse or registered domestic partner. In addition, the plan member's children are covered until the end of the month when they reach age 26 if married or unmarried.

Q: How does the plan work?

A: When you need legal help, log in to your account or contact our friendly Customer Care team. Answer a few questions and we'll send you a confirmation with coverage details. Then, meet with your attorney over the phone, virtually or in person. A network attorney can offer legal guidance, review and draft legal documents and represent you, even in court, if needed.

Q: Am I required to remain in the plan for a specified period or can I cancel at any time?

A: You may cancel plan coverage at any time by completing a Group Legal Services Insurance Plan enrollment authorization form. Simply mail your completed form to ARAG, 500 Grand Avenue, Suite 100, Des Moines, IA 50309-2405. Online cancellations are available only during open enrollment.

Q: If I cancel my coverage, can I reenroll at any time?

A: No. You must wait until the next annual open enrollment period.

Q: Am I required to reenroll each open enrollment in order to continue coverage?

A: No. Coverage will automatically continue unless you submit a new form requesting cancellation or go online and cancel.

Q: I own rental property and have problems with the tenants. Do I have coverage for these issues under the plan?

A: No. Representation in business or income-producing matters is excluded.

Q: If I elect family coverage and subsequently my spouse and I get divorced, who is covered?

A: The plan will provide legal services to the named insured member, who is the retiree who enrolled in the plan.

Q: What can I expect after I enroll?

A: Once you enroll, you will receive welcome materials from ARAG that include your Member ID and steps to get started. If you have questions about getting started or using your plan, contact a member of the ARAG Customer Care team who is always happy to help.