How to Enroll

State Of California Retiree
Group Legal Services Insurance Plan

OPEN ENROLLMENT DATES
September 15 - October 10, 2025

Be protected when *legal happens.*

ARAG® legal insurance protects you when legal issues happen. We've all been there – you get caught speeding, a contractor ghosts you mid-remodel or true love doesn't work out

Your State of California 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.

Form: 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

If you are not eligible to enroll online, please contact your department's personnel office.

Already enrolled?

No additional action is required unless you need to make changes in your coverage level, such as adding or deleting a dependent.

Most Commonly Asked Questions by State Retirees

Q: Why should I consider getting legal insurance?

A: Here are six reasons to enroll in ARAG legal insurance. **1.** Work with a network attorney and attorney fees are paid in full for most covered legal matters. **2.** Save thousands of dollars, on average, for legal matters by avoiding costly legal fees. **3.** We help connect you with local attorneys – many who average 20+ years of experience. **4.** Address your covered legal situations with a network attorney who is only a phone call away. **5.** Your network attorney can help throughout your legal matter, including preparing and reviewing legal documents, offering legal advice and representing you in court. **6.** Use DIY Docs® to create, edit and store state-specific legal documents, like wills or powers of attorney. ARAG legal insurance makes it affordable to get the legal protection you need. Enroll today.

Q: How do I enroll in the legal insurance plan?

A: You enroll directly with ARAG by either going online, calling ARAG Customer Care or completing an enrollment form. Your monthly premium will be automatically deducted from your retiree warrant by the retirement system.

Q: How much does the legal insurance plan cost?

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

Q: How do I use my ARAG legal insurance plan?

A: Once you enroll, you'll receive a new member kit in the mail with your member ID cards and other plan details. 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: If I cancel my coverage, can I re-enroll at any time?

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

Q: Am I required to re-enroll each open enrollment in order to continue coverage?

A: No. Coverage will automatically continue unless you submit a new form requesting cancellation.

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. In order for your spouse to continue to have coverage, they must enroll in a plan through their employer or one of ARAG's individual plans.