

# Group Legal Services

## Insurance Plan from ARAG

Designed for State of California Retirees



Legal Insurance

### What does legal insurance cover?

The state's Retiree Group Legal Services Insurance Plan from ARAG® covers a wide range of legal needs like the examples shown below — and many more — to help you address life's legal situations.

#### Consumer Protection

- ✓ Auto repair
- ✓ Buy or sell a car
- ✓ Consumer fraud
- ✓ Consumer protection for goods or services
- ✓ Home improvement
- ✓ Insurance disputes

#### Criminal Matters

- ✓ Habeas corpus
- ✓ Misdemeanor
- ✓ Juvenile
- ✓ Parental responsibility

#### Debt-Related Matters

- ✓ Debt collection
- ✓ Garnishments
- ✓ Personal bankruptcy
- ✓ Student loan debt

#### Driving Matters

- ✓ License suspension/revocation/restoration
- ✓ Traffic tickets

#### Family

- ✓ Adoption
- ✓ Alimony (8 hours)
- ✓ Child custody/visitation (8 hours)
- ✓ Child support (8 hours)
- ✓ Divorce - Contested (25 hours) and Uncontested
- ✓ Domestic partnership agreement
- ✓ Domestic violence
- ✓ Egg/sperm/embryo donation agreement
- ✓ Elder law
- ✓ Funeral directive
- ✓ Gender identifier change
- ✓ Guardianship/conservatorship
- ✓ Hospital visitation authorization
- ✓ Incapacity
- ✓ Name change
- ✓ Pet-related matters
- ✓ Pre-birth/post-birth parentage order
- ✓ Surrogacy agreement

#### Identity Theft

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

### What does it cost?

Individual: \$10.27 per month

Family: \$17.87 per month

#### Services for Tenants

- ✓ Contracts/lease agreements
- ✓ Eviction
- ✓ Security deposit
- ✓ Landlord disputes

#### Real Estate & Home Ownership

- ✓ Buying a home
- ✓ Deeds
- ✓ Foreclosure
- ✓ Contractor issues
- ✓ Promissory notes
- ✓ Refinancing a home
- ✓ Selling a home

#### Wills & Estate Planning

- ✓ Wills
- ✓ Trusts
- ✓ Powers of attorney
- ✓ Living will/healthcare power of attorney
- ✓ Codicil
- ✓ Estate administration & closing (up to 9 hours)

#### General Coverages

- ✓ Miscellaneous legal services (4 hours per year)
- ✓ Immigration assistance
- ✓ Document preparation & review
- ✓ Small claims court
- ✓ Defense of civil damage claim

More details, please! →



For the complete list of what your plan covers and to enroll, visit: [ARAGlegal.com/SOCretiree](https://ARAGlegal.com/SOCretiree)

Let's Talk! Call ARAG at (800) 511-4007

\*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.

## Why should you get legal insurance?



Work with a network attorney and attorney fees are **100% paid-in-full** for most covered matters.



**Save thousands of dollars** on average, for legal matters by avoiding costly legal fees.



**Find a local attorney easily** in ARAG's network – many who average 20+ years of experience.



Address your covered legal situations with a network attorney who is only a **phone call away for legal help and representation.**



Use DIY Docs® to create a variety of **legally valid documents**, including state-specific templates.

## Using your legal plan is easy

- 1** When you have a legal need, you can go online, use the ARAG Legal app or call Customer Care.
- 2** Next, you'll answer a few questions to confirm coverage and receive a list of local network attorneys who can help you.
- 3** Then, meet with a network attorney virtually, over the phone, or in person.

### Reviews from plan members

"ARAG has always provided me with expertise and great customer service. I have peace of mind knowing I can go to them with any legal issue. I have been a customer for over 10 years."

– **Jacqueline Hawthorne, CA**



## Sign up today for legal insurance

Contact ARAG to enroll during the open enrollment period.

### Online:

[ARAGlegal.com/SOCretiree](https://ARAGlegal.com/SOCretiree)

### Mail:

Submit a completed enrollment form to ARAG

### Phone:

Call ARAG at (800) 511-4007



## What is legal insurance?

**Legal coverage isn't just for the serious issues,** it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills or trusts, transferring property or buying a home.