

# The Retiree Group Legal Services Insurance Plan from ARAG

Designed for State of California Retirees



## 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.

## What does it cost?

Individual: **\$10.19 per month**

Family: **\$17.74 per month**

### 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
- ✓ Guardianship/conservatorship
- ✓ Name change
- ✓ Pet-related matters
- ✓ Elder law
- ✓ Domestic violence
- ✓ Incapacity
- ✓ Child support (8 hours)
- ✓ Child custody/visitation (8 hours)
- ✓ Alimony (8 hours)
- ✓ Divorce - Contested (25 hours) and Uncontested

### 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

### 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

- ✓ In-office (4 hours per year)
- ✓ Immigration assistance
- ✓ Document preparation
- ✓ Document review
- ✓ Small claims court
- ✓ Defense of civil damage claims



See the complete list of what your plan covers at: [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 on average**, for each legal matter.\*\*



Access more than **14,000 attorneys** within ARAG's network with an average of 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 help you create a variety of **legally valid documents**, including state-specific templates.

## How does legal insurance work?

- 1 Call (800) 511-4007** when you have a legal matter.
- 2 Customer Care will walk you through your options** and help you get connected to attorneys in the network.
- 3 Meet with your network attorney** over the phone or in person to begin resolving your legal issue.

### 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)

> Phone: Call ARAG at (800) 511-4007

> Mail: Submit a completed enrollment form to ARAG



## 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.

\*\* Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2017 or 2018 and paid by December 31, 2019, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney 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.

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, GuideOne® Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance Company of West 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, call our toll-free number.