

Group Legal Services

Insurance Plan from ARAG

Designed for State of California Employees



Legal Insurance

What does legal insurance cover?

The state's 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: **\$10.27 per month**

Family: **\$17.87 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
- ✓ 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

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 claims

More details, please! →



For the complete list of what your plan covers and to enroll, visit: ARAGlegal.com/SOCinfo

Let's Talk! Call ARAG at (866) 762-0972

*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 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 information on 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**



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.

Check Out These New Benefit Enhancements

ARAG is constantly evolving and adapting to meet the legal needs of all employees. Whether it's an employee with a disability, a veteran or a member of the LGBTQ+ community, our coverage provides solutions that include:

- ✓ Domestic Partnership Agreement
- ✓ Funeral Directive
- ✓ Gender Identifier Change
- ✓ HIPAA/Hospital Visitation Authorization

And, network attorney fees for most covered matters like these are 100% paid in full.