

# Diversity & Inclusion Benefits – Legal Resources to Meet Your Needs



Legal Insurance

Legal is everywhere — from the everyday to the once in a lifetime. Whether you're buying a home, getting married or working on a will, legal insurance from ARAG® can help LGBTQIA individuals in ways specific to their needs.

Network attorneys are available either over the phone or in person. The plan pays 100% of the network attorney fees for most covered matters – which could lead to thousands in savings.<sup>1</sup> Some of the following coverages are available:

- **Domestic Partnership Agreement:** Legal services for the preparation of your domestic partnership agreement.
- **Funeral Directive:** Legal services for you to prepare a funeral directive.
- **Gender Identifier Change:** Legal services for you to change your gender identifier on government issued documents.
- **Hospital Visitation Authorization:** Legal services for you to prepare a hospital visitation authorization.
- **Name change:** Legal services for you to legally change your name.
- **Prenuptial/postnuptial agreements:** Legal services for you to prepare a premarital or antenuptial agreement.
- **Contested and uncontested adoption:** Legal services for you to become an adoptive parent.
- **Estate planning:** Legal services to prepare a will, trust, living will and power of attorney.

## Reduced Fee Services

If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” in your legal insurance plan, you are eligible to work with a network attorney and receive a reduced fee that will be at least 25% off the attorney's normal hourly rate. This could include matters such as:

- Child care authorization documents
- Surrogacy agreement preparation
- Discrimination issues<sup>2</sup>

## How legal insurance benefits you

When you enroll in the legal insurance plan, you'll have access to the services, consultation and representation of network attorneys as well as additional tools and resources that include:

- DIY Docs® to create legally valid documents online
- Certificate of Insurance
- Step-by-step instructions on how to use the plan
- Attorney Finder – including network attorneys' credentials, education and areas of law, and tips on how to work with an attorney
- Access to the ARAG Customer Care Center

You are eligible for legal plan coverage after you enroll in the group legal insurance plan. However, if you have not enrolled, you still have free access to online resources available through ARAG, including:

- Specific plan coverage details, including pricing, enrollment, eligibility and exclusion information.
- The Learning Center, where you can access educational articles, videos and guidebooks, a legal glossary and the personal information organizer, a document that will help you keep track of all your critical legal, financial, medical and personal information.
- A list of ARAG network attorneys near you.

## Look to your legal plan for help

Your legal insurance plan from ARAG offers you a place to turn when you need legal help. All employees can visit the Learning Center at **ARAGlegal.com** to view more articles about legal and financial matters.



For more information, call **800-247-4184**  
or for your company's complete list,  
visit **ARAGlegal.com/myinfo**  
Access Code: **10277mdc**

<sup>1</sup>Based on \$368 average hourly attorney rate for attorneys 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

<sup>2</sup>Suits against your employer, as the group policy holder, are excluded from this coverage.

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 800-383-4184.