

ARAG Legal Insurance

Protect yourself and your family with legal insurance.

Life is full of legal situations. Some you plan for — like creating a will or buying a home. Others are more unexpected — like fighting a traffic ticket or getting your deposit back from a difficult landlord.

At Jackson Health System, we are excited to offer you a benefit that is there for the legal ups and downs: legal insurance from ARAG®. You'll have access to a nationwide network of attorneys when you need help with legal issues at any stage in life. Plus, attorney fees are 100% paid in full for most covered matters when you work with a network attorney who can offer legal guidance, review personal documents, and represent you, if needed.

Rely on legal insurance benefits from ARAG.

Attorney fees are expensive — averaging \$368 per hour for attorneys with 11 to 15 years of experience.¹ With legal insurance from ARAG:

- Save thousands of dollars on average, for legal matters by avoiding costly attorney fees.¹
- Avoid the hassle of finding a local attorney on your own — access more than 15,000 attorneys in ARAG's network who average 20+ years of experience.
- Use DIY Docs® to create a variety of legally valid documents, including state-specific templates.

Choose Flexible Benefit Options

You'll have two options to choose from: UltimateAdvisor®, which features a wide variety of legal coverages and services, and UltimateAdvisor Plus™, which offers more comprehensive legal coverage and additional services, like Identity Theft Protection, financial education and counseling, tax services and services for parents/grandparents.

Any legal matter that occurs or is initiated prior to the effective date of an Insured will be considered excluded and no benefits will apply. ARAG defines this as an event covered by this policy whose initiation date will be considered the earlier of the date (a) written notice of a legal dispute is sent or filed by you or received by you; or (b) a ticket or citation is issued; or (c) an attorney is hired. If your matter is considered pre-existing, paid-in-full office visit or representation coverage is not available; however, as long as the matter is not listed under "Exclusions" in the plan, you are able to receive advice from a network attorney under the telephone legal access services benefit. You can also receive a reduced fee benefit of at least 25% off the network attorney's normal hourly rate if you have not previously hired an attorney.

Visit ARAGlegal.com/myinfo and enter Access Code 17845jhs to learn more about your UltimateAdvisor® and UltimateAdvisor Plus™ Plans!

See the plan options on the following page.

Biweekly Price	UltimateAdvisor	UltimateAdvisor Plus
Individual	\$6.20	\$8.34
Family	\$8.18	\$11.00

Call for Questions or Plan Coverage Details

Get assistance from trusted professionals and ARAG's award-winning Customer Care team, with dedicated specialists who can review your plan coverage and offer steps. Call 800-247-4184 when you are ready to address your legal issue or have a quick question about your coverage.

¹ Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2018 or 2019 and paid by December 31, 2020, 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."

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. 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 800-247-4184.

About Legal Insurance

What is legal insurance? Learn how ARAG legal insurance can help you save money, time, and stress.



Legal Insurance

Compare Your Legal Insurance Plan Options from ARAG®

Plan Options	Ultimate Advisor®	Ultimate AdvisorPlus™
Consumer Protection		
Auto Repairs, Buy/Sell a Car, Consumer Fraud, Contractors and More	•	•
Insurance Disputes	•	•
Estate Planning		
Wills and Powers of Attorney	•	•
Revocable Living Trusts	•	•
Irrevocable Living Trusts	•	•
Estate Administration & Closing (9 Hours)	•	•
Family		
Adoption	•	•
Contested Divorce (10 Hours)	•	
Contested Divorce (15 Hours)		•
Uncontested Divorce	•	•
Elder Law - Member Support	•	•
Initial Child Custody/Child Support Agreements (8 Hours)		•
Alimony/Child Custody/Visitation/Child Support Enforcement (8 Hours)		•
Alimony/Child Custody/Visitation/Child Support Modification Defense (8 Hours)		•
Alimony/Child Custody/Visitation/Child Support Modification		•
Funeral Directive	•	•
Gender Identifier Change	•	•
Guardianship/Conservatorship	•	•
Hospital Visitation Authorization	•	•
Name Change	•	•
Postnuptial Agreements	•	•
Prenuptial Agreements	•	•
Domestic Partnership Agreement	•	•
Domestic Violence Protection	•	•
Restraining Order	•	•
Mental Incompetency or Infirmary	•	•
School Administrative Hearings		•
Real Estate — Primary and Secondary Residence		
Buy/Sell	•	•
Home Equity Loan	•	•
Refinance	•	•
Foreclosure	•	•
Real Estate Disputes	•	•
Neighbor Disputes	•	•
Easements	•	•
Zoning and Variances	•	•
Building Codes	•	•
Traffic and Vehicle		
Minor Traffic (Excluding DWI)	•	•
Driving Privilege Restoration (Excluding DWI)	•	•
Driving Privilege Protection (Excluding DWI)	•	•

Plan Options	Ultimate Advisor®	Ultimate AdvisorPlus™
Services for Tenants		
Disputes with a Landlord — Contracts, Lease, Eviction, Deposits	•	•
Financial Services		
Financial Education and Counseling Services	•	•
Immigration		
Immigration Services	•	•
Government Benefits		
Social Security/Veterans/Medicare	•	•
Identity Theft		
Identity Theft Services	•	•
Full-Service Identity Restoration		•
\$1 Million Theft Insurance*		•
Single-Bureau Credit Monitoring		•
Internet Surveillance		•
Change of Address Monitoring		•
Child Identity Monitoring		•
Lost Wallet Services		•
Taxes		
Tax Services		•
IRS Audit Protection	•	•
IRS Collection Defense	•	•
Property Tax — Primary and Secondary Residence		•
Debt		
Bankruptcy	•	•
Defense of Debt Collection	•	•
Defense of Garnishment	•	•
Mechanic's Lien	•	•
Student Loan Debt Collection	•	•
Services for Parents/Grandparents		
Annual Checkup, Advice and Caregiving Services		•
Criminal		
Criminal Misdemeanor Defense		•
Habeas Corpus	•	•
Parental Responsibilities	•	•
Juvenile Court	•	•
Civil Damage Defense		
Libel/Slander, Pet-Related Matters and More	•	•
General Coverages		
Credit Record Correction		•
Small Claims Court	•	•
General In-Office Services (4 Hours per Year)		•
Document Preparation and Review	•	•
Personal Property Protection	•	•
Protection of Inheritance Rights	•	•
Premium Rate		
Family bi-weekly	\$8.18	\$11.00
Individual bi-weekly	\$6.20	\$8.34



Legal Insurance

800-247-4184

ARAGlegal.com/myinfo, access code 17845jhs

You may be eligible to receive a minimum 25% reduced fee off a network attorney's normal hourly rate for any other non-covered and non-excluded issues.

* 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. 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. 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, contact us.

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2021 Standard Plan Design Rev 9/21 200365jhs