

All about your

ARAG® Legal Insurance

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Agenda

Legal Insurance

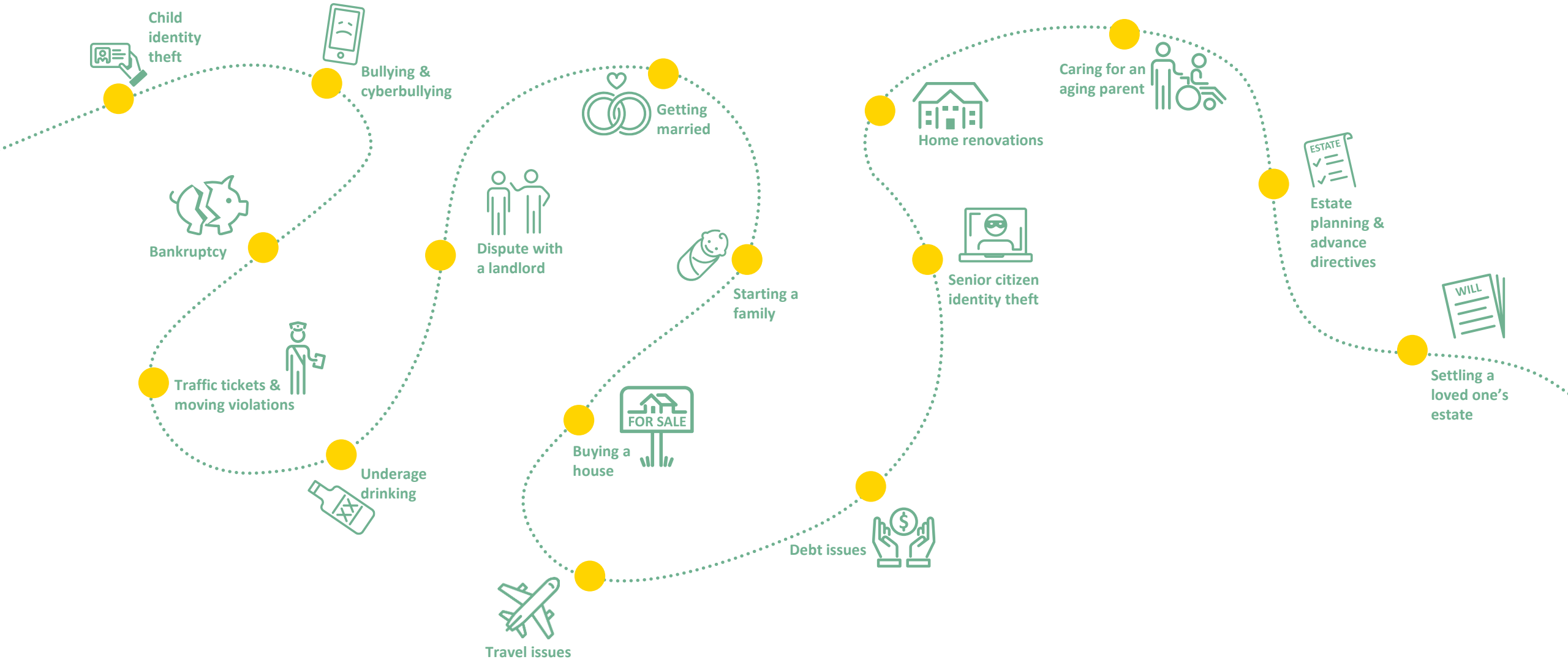
1. Why Legal Insurance?
2. How Does It Work?
3. Contact Us

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What is Legal Insurance

There's a little bit of legal in everything – ARAG is here for all of it.

ARAG Legal Insurance



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How Legal Insurance Can Help

Legal Insurance

Provides legal advice and representation

Helps connect you with network attorneys to work with

Protects you and your assets

Saves time and money*

Save an average of $368 per hour on attorney fees!



*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.

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How Legal Compares to Medical

ARAG Legal Insurance

When you have a legal issue and need an attorney…		When you have a medical issue and need a doctor…
Go online or call your legal insurance company to determine coverage.	1.	Go online or call your insurance company to determine coverage.
Get connected with local attorneys in the network who can help you.	2.	Get connected with local doctors in the network who can help you.
Make an appointment with an attorney in the network.	3.	Make an appointment with a doctor in the network.
Talk about next steps, like creating legal documents, receiving follow-up guidance or going to court.	4.	Talk about next steps, like prescribing medication, reviewing medical procedures and scheduling follow-ups.
Consider scheduling a check-up with an attorney each year to review your legal matters and plan ahead.	5.	Consider scheduling a check-up with your doctor each year to review your health and help prevent medical issues.

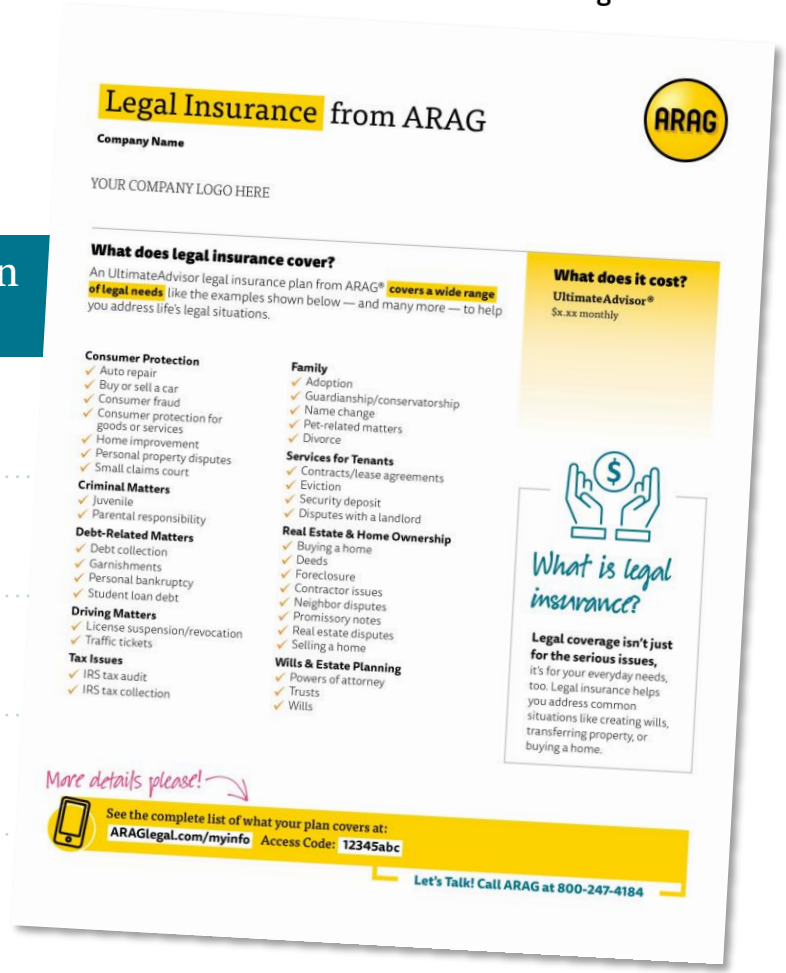
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Navigating Legal Issues Can Be Costly

- Coverage is effective April 1st
- Special enrollment period:
  - Monday, February 14th through Friday, February 25th
- The legal insurance plan is a voluntary (100% employee paid) benefit.
- The monthly premium is $15.90 and is paid through a post-tax payroll deduction.

Legal Insurance

Legal Issue	Average Attorney Fees Without a Legal Plan[1]	Network Attorney Fees with an ARAG Legal Plan[2]
1. Wills	~~$1,582~~	$0
2. Trusts	~~$1,877~~	$0
3. Traffic	~~$1,251~~	$0
4. Property Transfers	~~$1,693~~	$0



[1]Average cost to employee without legal insurance is based on the average number of attorney hours for 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, The National Law Journal and ALM Legal Intelligence, October 2018.
[2]Attorney fees are 100% paid in full when using an ARAG network attorney for most covered legal matters.

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GET HELP FOR LEGAL MATTERS

in 3 easy steps

ARAG Legal Insurance

1. Call or log in to your account when you have a legal matter.
2. Customer Care will walk you through your options or you can go online to get connected to network attorneys.
3. Meet with your network attorney by phone, in person or virtually to address your legal issue and provide them with your CaseAssist confirmation number.

ARAGlegal.com/account
800-247-4184

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The Most Comprehensive Legal Insurance Plan

Legal Insurance

UltimateAdvisor®

Civil Damage Claims (Defense)
- Defense of Civil Damage Claims
- Pet-Related Matters

Consumer Protection Matters
- Consumer Protection
  - Auto Repair Disputes
  - Buying/Selling a New or Used Automobile
  - Consumer Fraud
  - Consumer Protection for Goods and Services
  - Contracts & Financial Disputes
- Insurance Disputes

Criminal Matters
- Habeas Corpus Proceedings
- Juvenile Court Proceedings
- Parental Responsibilities

Debt-Related Matters
- Debt Collection
- Garnishment
- Mechanic's Lien
- Personal Bankruptcy
- Student Loan Debt Collection

Family Law
- Adoption Uncontested/Contested
- Conservatorship Uncontested/Contested
- Criminal Misdemeanor
- Domestic Partnership Agreement
- Domestic Violence
- Egg/Sperm/Embryo Donation Agreement
- Elder Law – Member Support
- Funeral Directive
- Gender Identifier Change
- Guardianship Uncontested/Contested
- Hospital Visitation Authorization
- Incapacity
- Name Change Proceedings
- Postnuptial Agreements
- Prenuptial Agreements
- Restraining Orders
- School Administrative Hearings
- Surrogacy Agreements

General Matters
- Credit Records Correction
- Document Preparation
  - Affidavits
  - Bill of Sale
  - Demand Letters
  - HIPAA Authorization
  - Promissory Notes
- Document Review
- Personal Property Disputes
- Supplemental Legal Coverage *(up to 4 hours per year)*

Government Benefits
- Medicare/Medicaid Disputes
- Social Security Disputes
- Veterans Benefits Disputes

Real Estate Matters (Primary and Secondary Residence)
- Building Codes
- Home Improvement/Contractor Disputes
- Deeds and Mortgages
- Easements
- Eminent Domain/Variances/Zoning
- Foreclosure
- Home Equity Loan
- Neighbor Disputes
- Property Tax
- Purchase/Sale of House
- Real Estate Disputes
- Refinancing

Services for Tenants
- Contracts/Lease Agreements
- Eviction
- Security Deposits
- Tenant Disputes with a Landlord

Small Claims Court
- Small Claims Assistance

Tax Matters
- IRS/State/Local Tax Audit
- IRS/State/Local Tax Collection Defense

Traffic Matters
- Drivers License Suspension and Revocation with DWI
- Drivers License Restoration with DWI
- Minor Traffic Ticket

Wills and Estate Planning
- Codicil
- Durable/Financial Power of Attorney
- Estate Administration (Probate) *(up to 9 hours per event)*
- Health Care Power of Attorney
- Irrevocable Trusts
- Living Will
- Revocable Trusts
- Standard/Complex Will

Additional Services
- Caregiving Services for Parents and Grandparents
- DIY Docs®
- Identity Theft Services
- Immigration Assistance
- Learning Center
- Legal Hotline
- Reduced Fee Benefits
- Tax Services

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A Closer Look at ARAG's Additional Services

Legal Insurance

Tax Services



- ✓ Tips for state or federal filing of personal taxes
- ✓ Explanation of tax law changes
- ✓ Research on complex personal tax matters
- ✓ Advice regarding IRS Audits and notifications
- ✓ Review of previous year's personal tax return
- ✓ Discounted personal tax return preparation

Services for Parents/Grandparents



- ✓ Legal hotline
- ✓ Annual legal check-up
- ✓ Reduced fee services*
- ✓ Caregiving support services
- ✓ Online caregiving resources
- ✓ Negotiated discounts**

* Reduced Fee Services for parents/grandparents when using a Network Attorney.
** On rates of assisted living facilities, nursing homes, home health care agency and adult care providers when available.

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FAQs

Legal Insurance

What costs are covered?

One of the most valuable features of the plan is that ARAG pays 100% of network attorney fees for most covered (and not excluded) legal matters. Expenses and fees related to “hard costs” such as filing fees, copy costs, etc. are not covered.

What happens if an issue isn’t covered?

If an issue is not covered by the plan (and not specifically excluded i.e., divorce), members still have coverage options. For example, they may still be eligible to work with an ARAG network attorney and receive at least 25% off the attorney’s normal hourly rate. To get the reduced fee, members will need to present their member identification number or CaseAssist® confirmation number to the network attorney before any work proceeds.

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FAQs

How many network attorneys are available in the area?

There are more than 15,000 attorneys in the ARAG attorney network nationwide. For a specific list of attorneys, a member can contact ARAG Customer Care, log in to their account or use the ARAG Legal app.

If you have difficulty connecting with a network attorney, contact ARAG for help to ensure you receive full plan benefits on covered matters.

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FAQs

Can members use attorneys outside the ARAG network?

Yes. If the member would like to retain and work with a non-network attorney:

- ✓ The member should contact Customer Care to make sure the legal matter is covered.
- ✓ The member is billed directly by the attorney and the member pays the attorney for services rendered.
- ✓ The member is then required to provide ARAG with appropriate documentation – including an ARAG non-network attorney claim form.
- ✓ The member will be reimbursed for covered attorney fees up to the benefit amount indicated in the legal plan.

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FAQs

What are considered pre-existing conditions?

If a member has a legal matter that occurs or is initiated prior to the plan's effective date, it's considered "excluded" and no in-office benefits will apply. The initiation date will be considered the earlier of the date:

- ✓ A written notice of a legal dispute is sent, filed or received by you
- ✓ A ticket or citation is issued
- ✓ An attorney is hired

However, other benefits may be available. Even if the matter is considered pre-existing, as long as it is not listed under the "Exclusions" in the plan, and so long as an attorney has not been hired, the member is able to receive advice from a network attorney under the "Telephone Legal Access Services" benefit as well as receiving reduced fee legal services of at least 25 percent off the network attorney's normal hourly rate.

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FAQs

What's excluded?

ARAG essentially defines an exclusion as "a matter or event not covered by the plan." Based on that, the following would be excluded:

- ✓ Matters against ARAG, the employer or an insured against the interests of the named insured under the same Certificate.
- ✓ Legal services arising out of a business interest, investment interests, employment matters, employee benefits, your role as an officer or director of an organization and patents or copyrights.
- ✓ Legal services in class actions, personal injury, punitive damages, malpractice, court appeals or post judgments (settlement agreement signed by all parties, final binding arbitration, judgment issued by a court).
- ✓ Legal services deemed by ARAG to be frivolous or lacking merit, or in actions where the member is a plaintiff and the amount ARAG pays for legal services exceeds the amount in dispute, or in our reasonable belief the member is not actively and reasonably pursuing resolution in their case.

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FAQs

Legal Insurance

If an employee leaves, can they continue the plan?

When ARAG is notified that a member is terminated from the plan, we automatically send out conversion information to the member's email or mailing address on file. In the email, the member is notified about their options to enroll in a similar plan on a direct pay basis. Payments are made to ARAG. The member then has 90 days from date of separation from their employer to elect the conversion plan on a direct pay basis.

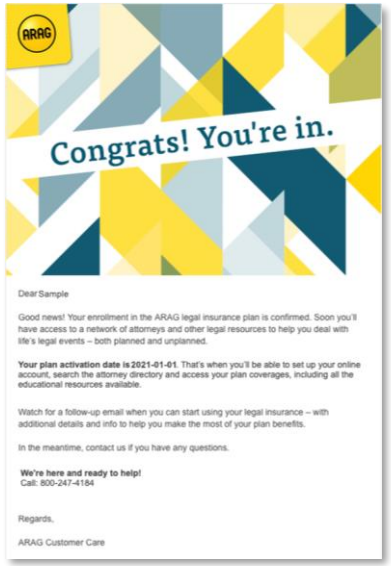
ARAG also provides valuable legal protection to both members and their dependents for different situations they may encounter. For example, ARAG will continue to provide coverage and waive the premium, for a designated period of time, if the member should happen to pass away or in the case of a military deployment.

Members can contact our Customer Care Center with questions.

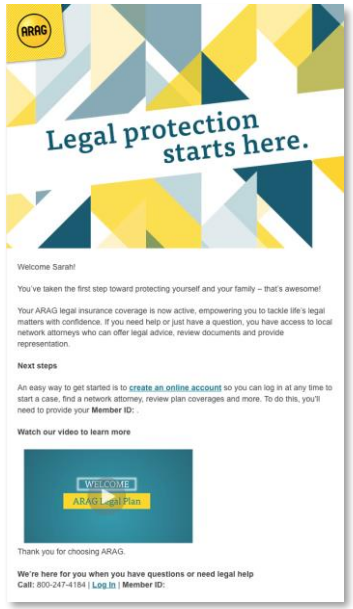
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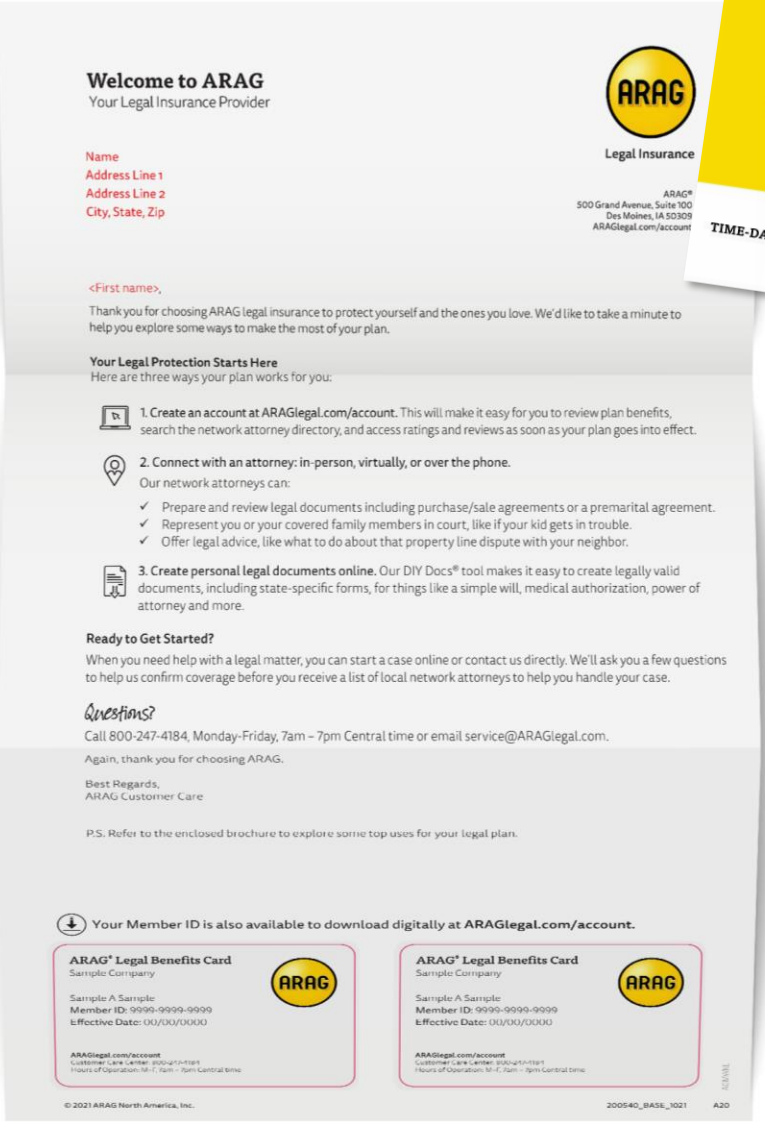
New Member Welcome Kit

Enrollment Confirmation Email



Plan Activation Email







Legal Insurance

Benefit card



Member Kits - Welcome Letter/Envelope





Additional Questions

Legal Insurance

Call Customer Care
800-247-4184
(Monday – Friday, 8 a.m. to 8 p.m. ET)

service@ARAGlegal.com

For purposes of the policy, the Policyholder has defined eligible dependents to mean: Spouse, domestic partner and children until the end of the month that they reach age 26 regardless of student or marital status.

To learn more, go to:
ARAGlegal.com/myinfo
Access Code 18836mit

For 2022 plan rates, please visit:
hr.mit.edu/benefits/legal

When to Enroll:
During the Special Open Enrollment period from February 14 - 25, 2022 via atlas.mit.edu

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Thank you

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. Eligibility, coverage, limitations and exclusions of identity theft insurance are governed by a separate coverage document. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, contact us at 800-758-2860.