

Enjoy Life with Fewer Worries – with Legal Insurance from ARAG®

Legal insurance from ARAG gives you a place to turn to help address and resolve life's legal or financial issues – like disputing a contractor's charges, getting your will done or receiving a traffic ticket. For as little as \$7.20 per pay period (bi-weekly), you'll have access to a nationwide network of attorneys who can:

- Work with you in person, over the phone or online to consult with you on legal issues.
- Review or prepare documents.
- Make follow-up calls or write letters on your behalf.
- Represent you if needed.
- Work with you in-person, over the phone or online or to help resolve the matter.

Save Time and Money on Legal Matters

Attorney fees for most covered legal matters are 100% paid in full when you work with a Network Attorney. That means you'll avoid paying high-cost attorney fees (which currently average \$347 an hour*). It's like having an attorney on retainer whenever you have a question or need guidance regarding a legal matter.

Face Life's Legal Issues with More Confidence

Count on a wide variety of benefits and services to help protect you when you encounter situations in life that could result in legal issues such as:

- Consumer and Fraud Protection Issues
- Wills and Estate Planning
- Real Estate Matters
- Family Law
- Civil Damage Claims (Defense)
- Debt-Related Matters
- Dispute with a Landlord
- Small Claims Court
- Tax Issues
- Traffic Matters

To see a full list of coverages available under your plan, visit ARAGLegalCenter.com, enter access code 18169CHS and go to "Plan Details." For any legal matters not covered and not excluded under the plan (including Immigration Assistance), you are eligible to receive at least 25% off the Network Attorney's normal rate.

Protect What's Important – Enroll Now!

Be sure to enroll during the open enrollment period and take advantage of all of these valuable legal benefits! If you have any questions, call **800-247-4184** to speak with an ARAG Customer Care Specialist. For complete plan coverage details, visit ARAGLegalCenter.com and enter access code 18169CHS.