

# Legal Insurance from ARAG®

Carolinas HealthCare System



## Save Time and Money with Legal Insurance

Legal insurance helps you address everyday situations like dealing with traffic tickets, resolving warranty issues or buying a home. When you need help, don't waste time looking for the right attorney or paying costly attorney fees, which average **\$347 per hour**.<sup>1</sup> ARAG offers top-performing legal insurance which features:

### What Do I Get for My Money?



**In-Office Services:** You receive access to a nationwide network of more than **11,000 credentialed attorneys** who can advise and represent you.



**Telephone Advice:** You can call a Network Attorney for **unlimited legal advice** to help prepare documents, letters or a will.



**Online Resources:** ARAG provides online tools and useful information to learn more about legal issues on your own. Use our **DIY Docs**® to help you create any of 300+ state-specific, legally valid documents online.



Most covered legal matters are **100% paid-in-full** when you work with a Network Attorney!



### Resolve Your Legal Issues – Visit with an Experienced Attorney

When a life event turns into a legal issue, your ARAG coverage is there for you. Visit with a Network Attorney who will:

- Review or prepare documents
- Make follow-up calls or write letters on your behalf
- Advise you on legal issues
- Represent you in court

Common Legal Issues:	Attorney Fees @ 347/hr. <sup>1</sup>	Attorney Fees with ARAG <sup>2</sup>
Debt Collection Issues	<del>\$2,603<sup>3</sup></del>	<b>\$0</b>
Neighbor Dispute	<del>\$2,256<sup>3</sup></del>	<b>\$0</b>
Purchase a Home	<del>\$2,169<sup>3</sup></del>	<b>\$0</b>
Standard Will Preparation	<del>\$1,475<sup>3</sup></del>	<b>\$0</b>
Bankruptcy	<del>\$3,123<sup>3</sup></del>	<b>\$0</b>
Minor Traffic Offense	<del>\$1,128<sup>3</sup></del>	<b>\$0</b>

### What Does it Cost?

UltimateAdvisor

Family: \$15.60 per month



800-247-4184

ARAGLegalCenter.com, access code 18169CHS

# Legal Insurance from ARAG®

Count on a wide range of coverage and services, like the examples shown below, that address the legal matters you encounter in life:

For your organization's complete list of covered matters and coverage levels, visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com), Access Code 18169CHS.

Plan Options	UltimateAdvisor®
<b>Consumer Protection</b>	
Auto Repairs, Buy/Sell a Car, Consumer Fraud, Contractors and More	•
<b>Estate Planning</b>	
Wills and Powers of Attorney	•
Revocable Living Trusts	•
Estate Administration & Closing (9 Hours)	•
<b>Family</b>	
Uncontested Adoption	•
Contested Divorce (Up to 15 hours)	•
Uncontested Divorce	•
Uncontested Guardianship/Conservatorship	•
Name Change	•
Prenuptial Agreements	•
<b>Real Estate</b>	
Buy/Sell - Primary Residence	•
Real Estate Disputes - Primary Residence	•
Neighbor Disputes - Primary Residence	•
Disputes with a Landlord - Contracts, Lease, Eviction, Deposits	•
Foreclosure	•
<b>Traffic and Vehicle</b>	
Minor Traffic - 1 Use Per Year (Excluding DWI)	•
Driving Privilege Restoration (Excluding DWI)	•
Driving Privilege Protection (Excluding DWI)	•
<b>Financial Services</b>	
Financial Education and Counseling Services	•
<b>Immigration</b>	
Immigration Services	•
<b>Identity Theft</b>	
Identity Theft Services	•
<b>Taxes</b>	
IRS Audit Protection	•
IRS Collection Defense	•
State Tax Audit	•
<b>Debt</b>	
Debt Collection	•
Garnishment	•
Personal Bankruptcy	•
<b>Civil Damage Defense</b>	
Libel/Slander, Pet-Related Matters and More	•
<b>General Coverages</b>	
Small Claims Court	•
General In-Office Services (4 Hours)	•
Document Preparation and Review	•
Personal Property Protection	•
<b>Premium Rate</b>	\$15.60

## Top Plan Uses:

- 1 Consumer Protection**  
 Get advice from an attorney for auto repairs, contractors, buying a car or addressing other types of fraud.
- 2 Estate Planning**  
 Meet with an attorney to protect your life's work with a will, living will, trust or the appropriate powers of attorney.
- 3 Property Protection**  
 Our Network Attorneys can help you address neighbor disputes, boundary disagreements and personal loans.
- 4 Family**  
 When your family faces a challenge in life, whether it's helping an ailing parent, adopting a child or overcoming divorce, our Network Attorneys are ready to provide assistance and representation.



"I have used ARAG 3 times and recommended it to many of my colleagues. I didn't anticipate the legal situations that arose when I signed up, and was so happy it was there to get me through some very tough situations."

Read unbiased reviews from real plan members at [ARAGLegalCenter.com](http://ARAGLegalCenter.com)

You'll also receive a minimum **25% reduced fee** on a Network Attorney's normal rate for any other non-covered, non-excluded issues.



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<sup>1</sup>Average attorney rates in the United States of \$347 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, July 2015. <sup>2</sup>Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter. <sup>3</sup>Attorney costs calculated by multiplying the 2015 ARAG Claims Data by the average attorney rate in the United States of \$347 per hour for attorneys with 11-15 years of experience.

\*Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft plan summary for details.