



Legal Insurance from ARAG

Designed for St. Luke's Hospital

What does legal insurance cover?

With an UltimateAdvisor® legal insurance plan from ARAG®, **count on a wide range of coverage and services,** like the examples shown below — and many more — when you work with a Network Attorney to address the legal situations you may encounter in life.

Consumer Protection

- ✓ Auto repair
- ✓ Buy or sell a car
- ✓ Consumer fraud
- ✓ Consumer protection for goods or services
- ✓ Home improvement
- ✓ Personal property disputes
- ✓ Small claims court

Criminal Matters

- ✓ Juvenile
- ✓ Parental responsibility

Debt-Related Matters

- ✓ Debt collection
- ✓ Garnishments
- ✓ Personal bankruptcy
- ✓ Student loan debt

Driving Matters

- ✓ License suspension/revocation
- ✓ Traffic tickets

Tax Issues

- ✓ IRS tax audit
- ✓ IRS tax collection

Family

- ✓ Adoption
- ✓ Guardianship/conservatorship
- ✓ Name change
- ✓ Pet-related matters
- ✓ Divorce

Landlord/Tenant Issues

- ✓ Contracts/lease agreements
- ✓ Eviction
- ✓ Security deposit
- ✓ Disputes with a landlord

Real Estate & Home Ownership

- ✓ Buying a home
- ✓ Deeds
- ✓ Foreclosure
- ✓ Contractor issues
- ✓ Neighbor disputes
- ✓ Promissory notes
- ✓ Real estate disputes
- ✓ Selling a home

Wills & Estate Planning

- ✓ Powers of attorney
- ✓ Wills

What does it cost?

UltimateAdvisor

Family: \$17.00 monthly

UltimateAdvisor Plus

Family: \$23.25 monthly

Let's talk!

For more information,

call **800-247-4184** or visit

ARAGlegal.com/myinfo,

access code **18232slh**.



What is legal insurance?

Legal coverage isn't just

for the serious issues,

it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills, transferring property, or buying a home.



Upgrade your plan with

ULTIMATEADVISOR PLUS™

For more coverages and services including:

- ✓ Child custody, support, visitation
- ✓ General in-office hours
- ✓ Identity Theft Protection
- ✓ Trusts
- ✓ And more



For the complete list of what your plan covers, visit:

ARAGlegal.com/myinfo Access Code: **18232slh**

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 our toll-free number.

Why should you get legal insurance?



Receive **100% paid-in-full coverage** for most covered legal matters when you work with a Network Attorney.



Save an average of **\$2,100** per legal matter.*



Access to more than **13,000 attorneys** within ARAG's network with an average of 20 years of experience.



Quickly address your covered legal situations with a Network Attorney who is only a **phone call away for legal help and representation.**



Use DIY Docs® to help you create any of **350+ legally valid documents**, including state-specific templates.

How does legal insurance work?

- 1 Call 800-247-4184** when you have a legal matter.
- 2 Customer Care will walk you through your options** and help connect you to the appropriate Network Attorney.
- 3 Meet with your Network Attorney** over the phone or in person to begin resolving your legal issue.

Reviews from plan members

"ARAG gives me the right protection and makes me feel at ease when a legal situation that I have to solve arrives. I made the right decision joining ARAG a few years ago and will keep this plan protection for many years to come."

- Clara Miami, FL



Sign up for legal insurance

Legal insurance is a part of your company's benefits that become available during open enrollment. Go to your benefits website for enrollment details. And, don't forget to get signed up for legal insurance!

Enroll in the **UltimateAdvisor Plus** plan and you'll get:

Identity Theft Protection

Protecting your personal information from identity thieves is more important than ever. Identity Theft Protection will help you guard against losses related to identity theft, with services designed to track changes to your credit file, monitor whether your identity is being bought or sold online and provide full-service restoration assistance if your identity is stolen.**

* Average attorney rate in the United States of \$343 per hour for attorneys with 11 to 15 years of experience. "The Survey of Law Firm Economics: 2017 Edition." The National Law Journal and ALM Legal Intelligence, October 2017. Average amount saved based upon top ARAG in-office claims and the hours spent by attorneys per 2017 ARAG Claims Data. The hours spent are multiplied by the average attorney rate (less the average annual cost of an ARAG legal plan).

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