

benefits for life

State of Michigan Optional Coverage Program

Cross a Worry off Your List With Legal Insurance from ARAG®

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.¹ ARAG offers top-performing legal insurance featuring:



In-Office Services: Meet with an experienced attorney who can advise and represent you when you need someone on your side.



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



Online Resources: The ARAG Legal Center provides online tools and useful information to help you learn more about your legal issues on your own.



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

Your Opportunity to Enroll is March 21 – April 8, 2016!

Select from one of the following options (plan details on back):

UltimateAdvisor: \$10.58 per pay period

UltimateAdvisor Plus™: \$11.73 per pay period



For more information, call 800-247-4184 or visit ARAGLegalCenter.com and use access code 16081som.

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UltimateAdvisor® Legal Insurance Plan Details:

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

For your complete list of covered matters and coverage levels, visit ARAGLegalCenter.com, Access Code: 16081som.

Consumer Protection Matters

- Auto Repair Disputes
- Buying or Selling a New or Used Automobile
- Consumer Fraud
- Consumer Protection for Goods and Services

Criminal Matters

- Juvenile Matters
- Misdemeanor Matters
- Parental Responsibilities

Debt-Related Matters

- Debt Collection

Family Law

- Adoption Proceedings
- Alimony (up to 8 hours)
- Child Custody (up to 8 hours)
- Child Support (up to 8 hours)
- Divorce/Annulment/Separation (up to 15 hours)
- Guardianship/Conservatorship
- Name Change Proceedings

Landlord/Tenant Matters

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

Real Estate Matters

- Easements
- Foreclosure
- Home Improvement/Contractor Disputes
- Neighbor Disputes
- Purchase/Sale of House
- Promissory Note

Tax Issues

- IRS Audit Protection
- IRS Collection Defense

Traffic Matters

- Drivers License Suspension & Revocation
- Drivers License Restoration

Wills and Estate Planning

- Codicil (amendment to a Will)
- Complex Will
- Durable/Financial Power of Attorney
- Health Care Power of Attorney
- Irrevocable Trust
- Living Will
- Revocable Trust
- Standard Will

Additional Benefits

For any additional non-excluded personal legal matters not listed, you can receive

Reduced Fee Benefits.

Additional Features:

Don't forget - by selecting the UltimateAdvisor Plus® option, you will also receive Identity Theft Protection and Caregiving Services.

Identity Theft Protection: Provides an even stronger line of defense against identity theft with:

- Credit and Child Identity Monitoring
- Lost Wallet Services
- Full-Service Identity Restoration
- Identity Theft Insurance up to \$1 million – and more!

Caregiving Services: Work with an Eldercare Specialist who can help you assess eldercare needs, answer your legal questions, and much more.

Questions? ARAG Is Available to Help You!



Call the ARAG Customer Care Center toll-free at 800-247-4184 or visit ARAGLegalCenter.com and enter access code 16081som.

Limitations and exclusions apply. 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.

¹Average 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. *Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft plan summary for details.