Legal Insurance from ARAG

Designed for Michigan State University Retirees

What does legal insurance cover?
A legal insurance plan from ARAG® covers a wide range of legal needs like the examples shown below — and many more — to help you address life’s legal situations.

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

Services for Tenants
- 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
- Trusts
- Wills

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.

What does it cost?
UltimateAdvisor®
$18.30 monthly

UltimateAdvisor Plus™
$22.50 monthly

Which plan is right for you?
UltimateAdvisor Plus™ offers you all of the above and more including:

- Identity Theft Protection
- Services for parents/grandparents
- Tax services
- General in-office hours
- And more

More details please!
See the complete list of what both plans cover and to enroll at:
ARAGlegal.com/myinfo Access Code: 17873ret

Let’s Talk! Call ARAG at 800-247-4184
Why should you get legal insurance?

- Work with a network attorney and attorney fees are 100% paid-in-full for most covered matters.

- Save thousands on average, for each legal matter.*

- Access more than 14,000 attorneys within ARAG’s network with an average of 20 years of experience.

- 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 create a variety of 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 you get connected to network attorneys.
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 ★★★★★

How can legal work for you?

Most of us aren’t prepared for the unexpected — like the circumstances caused by the coronavirus outbreak.

Legal insurance provides a benefit you can use to plan for it all — the expected and unexpected times in your life. Go online to view a complete list of coverages and see how a legal plan can protect you.

ARAGlegal.com/myinfo
Access code: 17873ret

See What a Network Attorney Can Do for You

Whenever you face legal needs throughout life, your ARAG legal coverage is there for you. Network attorneys are available to answer your legal questions in person or over the phone for your immediate needs.

Connect 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 — including if you go to court.

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