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

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
- 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.

Which plan is right for you?
UltimateAdvisor Plus™ offers you more including:

- Caregiving services
- Divorce
- Identity Theft Protection
- And more

What does it cost?
UltimateAdvisor®
$18.30 monthly

UltimateAdvisor Plus™
$22.50 monthly

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
Not sure when you might need an attorney? Legal is everywhere. Find out which legal risks are most prevalent in your life and which insurance plan is right for you by texting "legal" to 1-??-??.

ARAGlegal.com

Traffic violations
Starting a family
Divorce
Dispute with a landlord
Buying a house
Debt issues
Home renovations
Settling a loved one’s estate
Getting married

Check out these common legal needs you could encounter in your everyday life.

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.

Why should you get legal insurance?

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

Save an average of $2,065 per 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 any of 350+ legally valid documents, including state-specific templates.

What are your legal risks?

Take a quick quiz to find out — scan this code on your phone.

See What a Network Attorney Can Do for You

Whenever you face legal needs throughout life, your ARAG legal 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 — including if you go to court.

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

* Average cost to employee without legal insurance is based on the average number of attorney hours for claims incurred in 2016 or 2017 and paid by December 31, 2018, multiplied by $368 per hour. $368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.