Michigan State University Active Employees

Legal Insurance from ARAG

MSU BENEFITS PLUS | MICHIGAN STATE UNIVERSITY | ARAG Legal Insurance

Be protected when *legal happens.*

How Legal Happens in Your Life

Legal issues can come up at any time. And facing them alone can be overwhelming when you're not sure what to do. A legal insurance plan from ARAG® provides **access to experienced network attorneys and trusted resources** for a wide range of legal needs like the examples below.

Protecting Your Growing Family

- Create a pre-marital agreement before your wedding.
- Add your newborn child to your will.

Managing Your Home, Protecting Your Assets

- Your neighbor's ugly fence is on the property line.
- Your landlord won't fix the heater.

A Place to Turn During Life's Challenges

- You get caught speeding.
- Your dog bites a neighbor.

Protection As a Consumer

- The mechanic botches your car repair.
- Your dream vacation gets canceled with no refund.

Financial Challenges

- Your ID was stolen on vacation.
- You can't get out of debt.

Plus 100+ more ways to use your plan!

How Does ARAG Legal Insurance Protect?

When the unexpected happens, having legal insurance can provide you with **protection** and **peace of mind**.

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

Save thousands of dollars, on average, for legal matters by avoiding costly legal fees.

Use DIY Docs® to create, edit and save legal documents online, like a will, trust or power of attorney, using **state-specific, attorney-reviewed templates**.

We help connect you with attorneys – many who average 20+ years of experience.

Address your covered legal situations with a network attorney who is **only a phone call away**.

Your network attorney can help **throughout your legal matter**, including preparing and reviewing legal documents, offering legal advice and representing you in court.

Using Your Legal Plan Is Easy

When you face a legal issue, getting help from ARAG is simple.

To get started, you can go online, use the ARAG Legal app or call Customer Care.

Answer a few questions to confirm your coverage and receive information on network attorneys who can help with your legal matter.

Then, meet with a network attorney virtually, over the phone or in person.

What Does It Cost?

ARAG legal insurance provides **affordable** coverage with **more than 100+** ways to use your plan for both simple and complex legal issues, benefiting you and your family.

UltimateAdvisor®
$19.30 per month

UltimateAdvisor Plus™, which offers you even more legal protection and additional services.

$28.93 per month

To compare plans and **find the best option** for you, and enroll, scan the QR code to go to the MSU Benefits Plus First site.

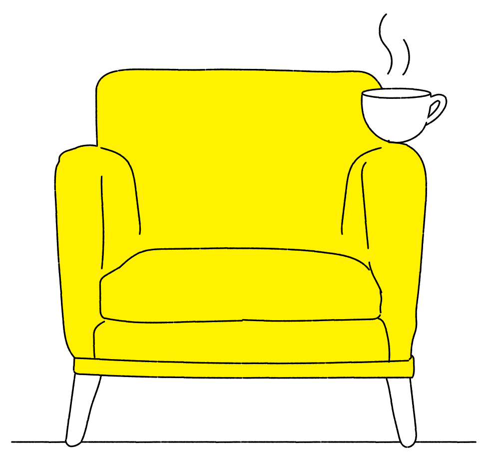
Want More Information?

Scan the QR Code to learn more about the specific coverages your plan provides, or visit **MSUBenefitsPlus.com.**

Or, call ARAG at **800-247-4184**

Create Your Estate Plan from the Comfort of Your Couch

Take greater control of your legal needs with tools – included with your plan for no additional cost – designed to make creating important documents easy.



DIY Docs® lets you create customized legal documents, like a will, trust or power of attorney, at your own pace using state-specific, attorney-reviewed templates. You'll answer a series of guided questions to build documents tailored to your needs. Edit and save your work online, then download your completed document when you're ready.

Plus, **Demand Letters** help you draft professional letters for common disputes – like landlord or tenant issues, warranty concerns or disagreements with a neighbor. Use a guided prompt to create your letter and request citations to relevant laws or ordinances to support your case.