



## Renewal Offer



Legal Insurance

# The ARAG® Difference



## Comprehensive Insurance Product

- ✓ Coverage includes plaintiff/defense matters and contested/uncontested matters
- ✓ Network attorney fees are 100% paid in full for most covered legal matters
- ✓ Reduced fee benefits
- ✓ As a regulated insurance product, count on financial strength and oversight, as well as strict data security



## Attorney Network

- ✓ More than 14,000 network attorneys
- ✓ Members are guaranteed access to an attorney within 30 miles of their home or work for covered matters
- ✓ Certified individually (not as a firm) before joining and recertified annually



## Customer Service

- ✓ Dedicated and award-winning customer care center
- ✓ Member satisfaction surveys are used to evaluate and improve their experience
- ✓ 90% member retention rate



## What's New

- ✓ State-of-the-art data security measures to protect employer and employee data
- ✓ Mobile app to help members find a network attorney, initiate a case for a will or traffic ticket and access their member ID card
- ✓ Enhanced member and eligible experience through redesigned website portals



## Employee Communication Options Available

- ✓ Communication during Open Enrollment, including announcement emails and enrollment presentations
- ✓ Ongoing educational communication for employees who subscribe
- ✓ Benefit communication available through intranet and workbook content

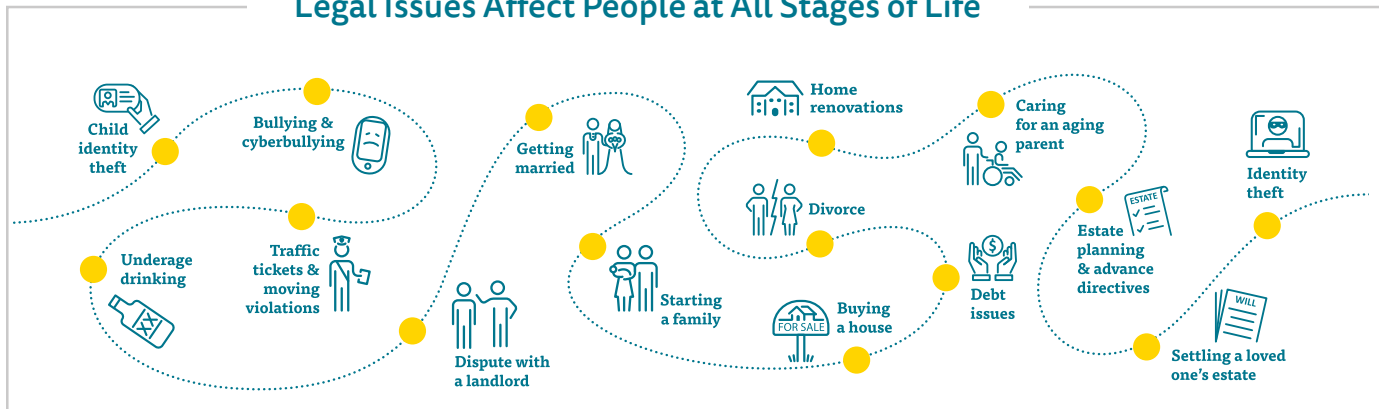


### Mindy Anfinson

Regional Client Manager  
800-888-4184 x265  
mindy.anfinson@ARAGlegal.com

# The Benefits of Legal Insurance

## Legal Issues Affect People at All Stages of Life



Note: the life events shown are general examples and the related legal matters may not be specifically covered under your plan.

Employees regularly deal with legal events in their lives, often spending their own time and money trying to resolve them.



3 out of 4 employees experience at least one legal event a year.<sup>1</sup>



Of those dealing with a legal matter, 68 percent spend time at work handling it.<sup>1</sup>

## Navigating Legal Expenses Can Be Costly

When faced with legal issues, 76 percent of Americans don't have a defined way to handle the expense.<sup>1</sup> And legal costs can add up quickly, considering the average hourly rate for an attorney in the United States is \$368 per hour.<sup>2</sup> Legal insurance makes getting legal help more affordable, saving plan members, on average, \$2,065 per legal matter.<sup>2</sup>

*Calculating  
the Costs  
of Today's  
Legal Needs*

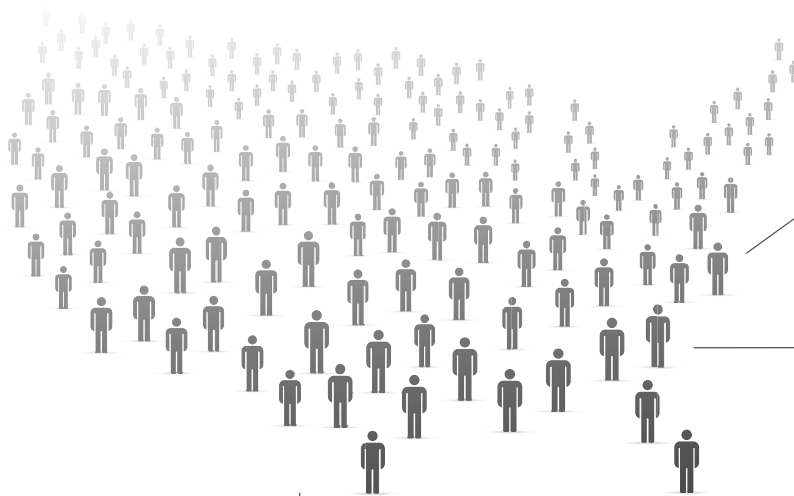
Legal Issue	Average Attorney Fees Without a Legal Plan <sup>2</sup>
Will	\$1,619
Bankruptcy	\$3,018
Traffic violation	\$1,325
Purchase of a home	\$1,877

<sup>1</sup> "How Legal and Financial Issues Impact Employee Wellness." Russell Research for ARAG. February 2017.

<sup>2</sup> 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.

# Attorney Network

More than **14,000 network attorneys** ready to provide advice, counsel and representation.



If there isn't a network attorney within **30 miles** of a plan member's home or work, our network guarantee provides full in-network plan benefits with another local attorney.



Members can access state-specific telephone attorneys for advice and consultation.



## How attorneys are selected for the network

ARAG evaluates every single attorney who applies for our network to make sure they meet our requirements. Attorneys who join are expected to meet our elite service standards and are recredentialed each year.

## Overall plan member ratings of ARAG® network attorneys<sup>1</sup>

<sup>1</sup> 2018 ARAG Plan Member Satisfaction Survey

Accessibility and responsiveness:




Professionalism:



## Detailed Network Attorney Profile

Plan members have access to detailed information online or on the ARAG Legal app to help them select the attorney, including **ratings and reviews** submitted by other plan members.




**Cecilia Armenteros**  
Armenteros Law, P.A.  
Joined Network in 1994 North Miami, FL

ABOUT FEES **REVIEWS** CONTACT

AVERAGE RATING

**9.8** / 10

75 ratings



NOV 16, 2018

**10** / 10

She took the time to listen and was compassionate in addition to knowledgeable.

Reviewed by Nouchka P.

MAY 25, 2017

**10** / 10

I received prompt attention to my situation. She took the time to explain the procedures to me and kept me informed about everything that would be done. She showed patience and concern for me.

Reviewed by Terry B.

MAY 3, 2017


**10** / 10

Ms. Cecilia Armenteros was very professional and knowledgeable. She resolved my matter in 10 minutes. She is very talented and amazing! I am grateful that she is part of your network attorneys.

Reviewed by Barbara M.

[VIEW MORE REVIEWS](#)

Find An Attorney > Florida > Miami > Family / Immigration Attorneys



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ABOUT FEES REVIEWS CONTACT

AREAS OF PRACTICE

Administrative Matters [View \(1\)](#)

Consumer Matters [View \(6\)](#)

Estate Planning Matters [View \(1\)](#)

Family Matters [View \(9\)](#)

Financial Matters [View \(5\)](#)

Insanity or Infirmary Proceedings [View \(1\)](#)

Real Estate Matters [View \(5\)](#)

Traffic Matters [View \(1\)](#)

LICENSES

**Florida**  
Licensed Since 1994  
[Serving 2 Counties](#)

LANGUAGES

English

Spanish

ABOUT

Cecilia Armenteros is co-founder and partner of Armenteros & Miller, P.A. Ms. Armenteros practices primarily in the areas of Family Law, Bankruptcy, Probate and Real Estate. During her twenty (20) plus years in practice, Ms. Armenteros has also handled cases in other areas including traffic, juvenile, and civil (County and Circuit Court). In 1997, she was admitted to the U.S. District Court, Southern District of Florida, and expanded her practice to include Bankruptcy. Ms. Armenteros has...

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EDUCATION

**St. Thomas University School of Law**  
Law School

**B.A., Florida International University**  
Undergraduate

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# Customer Service

The goal of legal insurance is not only to make dealing with legal matters less expensive, but also to make them less stressful. We strive for an exceptional experience that seamlessly connects members with network attorneys who can help resolve their legal issues.

## We Make It Easy for Employees to Use the Plan

When members have a legal issue, they can search, locate and connect with network attorneys in multiple ways:



## Customer Care Experience



Member rating of respect and support offered by ARAG customer care<sup>1</sup>

## Driving Change for the Member

- Satisfaction surveys sent to ALL members who used a network attorney or called customer care.
- Focus group, in-depth discussions, app testing with members, brokers and general consumers.
- Annual surveys with our clients and network attorneys.

ARAG Legal mobile app available on the App Store and Google Play.



<sup>1</sup>The satisfaction results represent responses from all ARAG plan members using in-office network attorney services in 2018. Ratings are provided on a 10-point scale where "1" indicates "not at all satisfied" while "10" indicates "completely satisfied."



Hours of operation:  
7 a.m. to 7 p.m. CT,  
Monday—Friday



Participate in Transperfect  
Language Line Interpreting  
Services Program  
*170+ Languages*



100% of inbound and  
outbound calls are  
recorded



Web chat and email  
are available

# Employee Communication Options Available

## Email Campaign

An electronic, multi-message campaign you or ARAG can send to all employees. ARAG can provide existing email templates or partner with you to develop a tailored email campaign based on your communication needs.

## ARAG At a Glance Flyer

This flyer explains the key features, as well as the benefits of your legal insurance plan to all employees. It's typically used as a printed piece at benefit fairs or special events to help communicate the value of our legal services. The flyer is also available to post on your internal benefits website.

## Enrollment Presentation/Webinars

ARAG can help you educate your employees and/or your HR team through a variety of presentation options on the value of legal insurance and the benefits it provides.

## Intranet Copy

Our team will partner with you to provide the right content and messaging to meet your internal benefits site's needs. Plus, we'll include a link to the ARAG website for your employees to get more information when needed.

## Ongoing Educational Communication

Ongoing communication touchpoints that provide quick legal and financial tips for any employee who subscribes — regardless of membership.

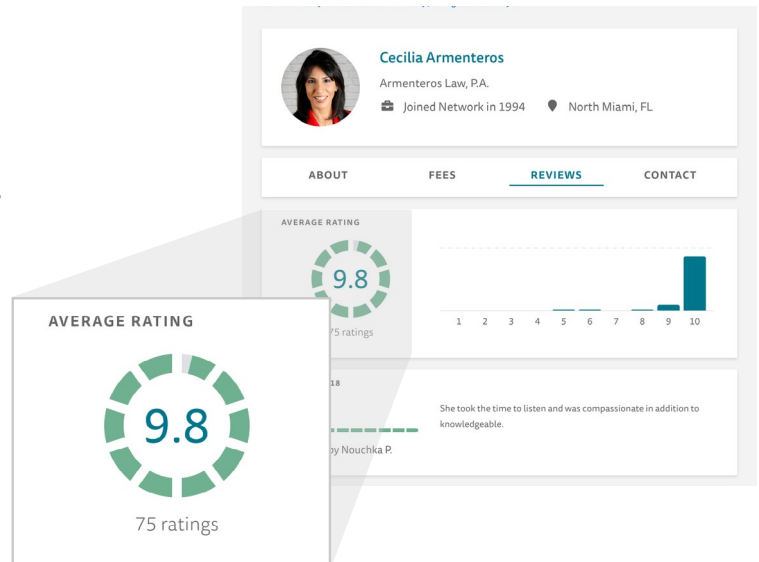
In addition to all these materials, ARAG has numerous other communication tools — videos, infographics, workbook copy, etc. — to meet your organization's benefit communication needs.



# What's New

ARAG is focused on providing a positive customer experience. That's why we're always evaluating our services and interactions to meet our clients' growing needs and expectations. The result:

- ✓ Enhanced open enrollment communications
- ✓ Simplified online experience for eligible employees
- ✓ New online member experience
- ✓ Upgrades to ARAG's online Learning Center
- ✓ Personalized communication to members
- ✓ A nationwide attorney network that's expanded to 14,000+ professionals
- ✓ New features on the ARAG Legal mobile app



The image shows the ARAG Member Login page. It features a header with the ARAG logo, a phone number (1-800-247-4184), and a 'Contact Us' link. The main content area has a 'Member Login' section with a 'Required fields' label. Below this, there are input fields for 'USER NAME OR EMAIL ADDRESS' (with an example: 'e.g., example@araglegal.com') and 'PASSWORD' (with a 'Show' link). There is a 'Remember me' checkbox and a 'Log In' button. At the bottom, there are links for 'Forgot user name or password?' and 'First time here? Create Account'.

## The ARAG Learning Center

Articles and resources about common legal issues and what you can do if they happen to you.

Enter search keywords

Search

# Your Renewal Recommendation



- New Coverages
- New Rate
- New Rate Guarantee through 6/30/2023



Starting July 1, 2020 Randolph Township Schools will move to a new filing to help modernize the current plan benefits. By moving to the new filing, they would gain broader benefits under their existing plans with and ultimately be able to assist more employees with their legal needs.

*UltimateAdvisor* – the following coverages will be added to the current legal plan.

- Building Codes – Secondary Residence
- Credit Records Correction
- Contested Divorce – up to 20 hours
- Easement – Secondary Residence
- Elder Law
- Foreclosure – Secondary Residence
- Home Equity Loan – Primary and Secondary Residence
- Refinancing – Secondary Residence
- Property Tax – Primary and Secondary Residence
- Restraining Order – Named Insured and Insured
- State and Local Tax Collection Defense
- State and Local Tax Audit
- Revocable and Irrevocable Trust
- Zoning and Variances – Secondary Residence

**Rate:** \$20.75 per member per month

*UltimateAdvisor Plus* – Includes all the benefits listed above, as well as the coverages noted below.

- Contested (up to 8 hours)/Uncontested Child Custody/Child Support Agreement
- Contested (up to 8 hours)/Uncontested Alimony and Child Support Modification
- Contested Divorce – up to 20 hours

**Rate:** \$24.25 per member per month

*Felony matters are covered under the Reduced Fee benefit and/or 4 hours of General In-Office Services.*



# New Benefit/Enhancement Descriptions Available

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## GENERAL LAW MATTERS:

- **Restraining Orders**
  - › Legal services for the named member to obtain a restraining order.
  - › Legal services for the member to obtain a restraining order when the opposing party is not a member under the same Certificate.
- **Irrevocable Trusts**
  - › Legal services for members for the preparation of a stand-alone irrevocable trust.
- **Revocable Trusts**
  - › Legal services for member for the preparation of a stand-alone revocable living trust.
  - › consumer goods or services (excluding foreclosure, garnishment, mechanic's lien and student loan debt collection).

## REAL ESTATE MATTERS:

- **Home Equity Loan for Primary and Secondary Residence**
  - › Legal services for the member for the preparation and review of home equity loans for the member's primary or secondary residence.
- **Refinancing for Secondary Residence**
  - › Advice and review of relevant documents regarding refinancing of the member's secondary residence.
- **Building Codes for Secondary Residence**
  - › Legal services for the member in an administrative action for permit or code violations relating to the renovation and/or improvement of existing secondary residence.
- **Easement for Secondary Residence**
  - › Legal services for the member in an administrative action regarding an easement on existing secondary residence.
- **Foreclosure for Secondary Residence**
  - › Legal services for the member regarding written notice of foreclosure related to secondary residence.
- **Zoning and Variances for Secondary Residence**
  - › Legal services for the member in an administrative action related to a zoning change, variance, or an eminent domain proceeding involving your secondary residence.

## FAMILY LAW MATTERS:

- **Divorce Contested (Up to 20 hours)**
  - › Legal services for the named member in a divorce, legal separation, and/or an annulment of marriage. Up to 20 hours per event. Additional hours billed by network attorney at a reduced rate of at least 25 percent.
- **Elder Law**
  - › Initial advice for the member on the impact of parent's/grandparent's personal legal matter on the member.
  - › Legal services for the member for the preparation and review of a deed where the member is the grantee.
  - › Legal services for the member for the preparation and review of a promissory note where the member is the payee.
  - › Legal services for the member for the review of parent's/grandparent's personal legal documents, including estate planning documents where the member has been named as an agent or executor/personal representative.
- **Alimony and Child Support Modification – Contested (8 hours) and Uncontested**
  - › Legal services for a member for an uncontested motion brought by him/her to modify a final decree for child support or alimony.
  - › Legal services for a member for a contested motion brought by him/her to modify a final decree for child support or alimony. Up to 8 hours per event. Additional hours billed by a network attorney at a reduced rate of at least 25 percent.
- **Child Custody/Child Support Agreement - Contested (8 hours) and Uncontested**
  - › Legal services for the member for the creation of an uncontested initial child custody, child support or visitation agreements. This benefit does not include the modification of current agreements.
  - › Legal services for the member for the creation of a contested initial child custody, child support or visitation agreements. This benefit does not include the modification of current agreements. Up to 8 hours per event. Additional hours billed by a network attorney at a reduced rate of at least 25 percent.

## TAX MATTERS

- **Credit Records Correction**
  - › Legal services for a member related to correcting inaccuracies or misrepresentations on member's credit record.
- **Property Tax for Primary and Secondary Residence**
  - › Legal services in an administrative action brought by member to reduce the property tax assessment on primary or secondary residence.
- **State and Local Tax Audit**
  - › Legal services for a member involving state and/or local tax authority audits related to personal state tax return or personal local taxes where the initial written notice is received after effective date. This benefit does not include audits related to the member's failure to:
    - File a personal tax return, or
    - Pay the taxes owed as indicated on the personal tax return that was filed.
- **State and Local Tax Collection Defense**
  - › Legal services for a member in defense against collection actions by state and/or local tax authority related to errors on personal state tax return or personal local taxes where the initial written notice is received after effective date. This benefit does not include collection actions related to the member's failure to:
    - File a personal tax return, or
    - Pay the taxes owed as indicated on the personal tax return that was filed.

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.

<sup>1</sup>Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft plan summary for details.