

# Legal Insurance Plan Benefits



Telephone / Online Benefits	Covered Benefit
<b>Legal Hotline</b>	Yes
<b>ARAG Legal Center</b> - Legal Library of Articles, Guidebooks, Videos , ID Theft Services, DIY Documents, Health and Legal Link	Yes
<b>Financial Education and Counseling Services</b>	Yes
<b>Standard Immigration Telephone Advice</b>	Yes
<b>Reduced Fees</b> - 25% Reduced Fee on non-covered or non-excluded matters	Yes
<b>Contingency Fees</b> - Maximum contingency fee of 25% or award before or after trial; maximum 30% of award if taken to appeal (full representation)	Yes
<b>Non-Network Indemnity Benefits</b> - up to covered amounts	Yes
In-Office Benefits	Covered Benefit
<b>Standard/Complex Will, Power of Attorney, Living Will, Codicil</b>	Yes
<b>Document Preparation</b> - Deeds, Notes, Powers of Attorney, Mortgages, Demand letters, Affidavits, Installment Contracts	Yes
<b>Administrative Hearings</b> - Social Security, Veterans, Medicare	Yes
<b>Court Adoption Proceedings</b>	Yes
<b>Name Change</b>	Yes
<b>Purchase/Sale of home – primary residence only</b>	Yes
<b>Refinance of home</b>	Yes
<b>Foreclosure Defense</b>	Yes
<b>Bankruptcy</b>	Yes
<b>Criminal Misdemeanor Defense</b>	Yes
<b>Juvenile Court Proceedings</b>	Yes
<b>Parental responsibility matters- juvenile cases</b>	Yes
<b>Uncontested Divorce</b>	Yes
<b>Contested Divorce</b>	Yes 20 hour limit per event
<b>Post Decree Defense</b> - child support, child custody, child visitation, alimony	Yes 8 hour limit per event
<b>Post Decree Enforcement</b> - child custody, child visitation, alimony	Yes 8 hour limit per event
<b>Post Decree Child Support Enforcement</b>	Yes 8 hour limit per event
<b>Post Decree Modification</b> - child custody, child visitation	Yes 8 hour limit per event
<b>Protection from Domestic Violence</b>	Yes
<b>Landlord/Tenant</b>	Yes
<b>Consumer Protection Defense</b> - includes written, verbal or implied matters	Yes
<b>Driving Privilege Protection including DUI</b>	Yes
<b>Debt Collection Defense</b>	Yes
<b>IRS Tax Collection Defense</b>	Yes
<b>IRS Tax Audit Representation</b>	Yes
<b>Small Claims Court</b>	Yes
<b>Minor Traffic Violations – limited to 1X/year per family</b>	Yes

If a member has questions or would like detailed information on the terms, benefits or exclusions for the plan, they can contact us toll-free from 7:00 a.m. to 7:00 p.m. Central Time, Monday through Friday at 800-247-4184 or e-mail us at [service@ARAGlegal.com](mailto:service@ARAGlegal.com)