

# ARAG® Legal Insurance Plan

The ARAG Legal Insurance Plan is a legal safety net that provides comprehensive legal protection and resources.



Click to play the Legal Plan Video:



## Legal Insurance Coverage

The ARAG® Legal Insurance Plan has provided comprehensive legal guidance, services and resources and resources to M-DCPS employees and their families for over 25 years. The legal plan includes:

- No waiting periods on ANY coverages (including bankruptcy and divorce). You can use the plan as soon as your coverage begins.
- Broad coverage of life's everyday legal issues. More coverages for your investment including defense of motions to modify, administrative hearings and IRS audit protection and collection defense.
- Freedom of choice for representation. You can choose ANY attorney you want to work with, in or outside ARAG's Network. ARAG doesn't assign attorneys for representation.
- A trusted carrier with national reach. As a leader in legal insurance in the United States for more than 40 years, you have access to ARAG's nationwide network of more than 10,000 attorneys.

You can use the ARAG Legal Plan as soon as you become a member, NO waiting periods. Benefits include:

### In-office Legal Representation

Attorney fees for most covered matters are 100% paid-in-full when you work with your choice of a Network Attorney with NO waiting periods unless otherwise stated. Network Attorneys provide legal representation – including review and document preparation – for covered legal matters including:

## >> Benefit Eligibility Note:

- **All M-DCPS Full-Time and Part-Time employees are eligible to enroll in the ARAG Legal Plan offered by the School Board.**
- **COBRA participants are ineligible for ARAG Legal Plan enrollment.**
- **See eligibility section for more details.**



# ARAG® Legal Insurance Plan

- Standard Will Preparation
- Complex Will Preparation (up to 6 office hours)
- Codicil Preparation (Amendment to a Will)
- Living Will Preparation
- Powers of Attorney Preparation
- Contested/Uncontested Guardianship/Conservatorship
- Legal Name Change Proceedings
- Contested Divorce (up to 10 office Hours)
- Uncontested Divorce
- Spousal Divorce (partial reimbursement)
- Defense of Motions to Modify, a Final Divorce Decree
- Consumer Protection
- Debt Collection Matters
- Juvenile Court Proceedings
- Criminal Misdemeanor Defense
- Defense of Felony (named insured only)
- Driving Privilege Protection
- Driving While Intoxicated
- Refinance (up to 1 hour per year)
- Property Transfers (1 purchase and sale per year)
- Administrative Hearings (includes visa extensions, naturalization and deportation, also referred to as removal)
- Insanity and Infirmity Defense
- IRS Collection Defense (partial reimbursement)
- Personal Bankruptcy
- General In-Office for any other legal issues - (up to 2 hours per family every 6 months)

For a complete list, please review the chart on Pages 85 - 88.

To locate a Network Attorney in your area, call the toll-free number, 1.800.360.5567, or visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com), enter Access Code: **10287mds**, click on the "Plan Details" tab and the Attorney Finder link. You can also log in as a member for more details.

You can see a Network Attorney for legal representation – including document review and preparation.

You may also select a Non-Network Attorney and the plan will reimburse you according to scheduled limits. The legal services that are available are listed on the chart in this section.

If you need legal representation for a legal situation that's not covered under the ARAG Legal Plan, you can still save money through the Reduced Fee Benefit. Network Attorneys provide a reduced fee of at least 25 percent off their normal hourly rate for any legal situations that are not covered or excluded.

## Telephone Legal Advice and Consultation

Attorneys can easily handle certain legal matters over the phone. You can consult with a Network Attorney over the phone as often as necessary – for any of the following legal needs, including:

- General Legal Advice and Consultation on virtually any legal matter
- Standard Will Preparation
- Living Will Preparation
- Durable Powers of Attorney Preparation
- Small Claims Assistance
- Follow-up Calls and Letters
- Specific Document Preparation
- Document Review

## Identity Theft Services

You have toll-free access to Identity Theft Case Managers who will help you get your life back in order and repair any damage done to your identity. The case managers will:

- Explain what identity theft is and how to prevent it
- Provide resources to minimize and recover from identity theft
- Explain plan coverages that may be relevant to the identity theft, such as Consumer Protection
- Provide Identity Theft Prevention and Victim Action Kits
- Monitor the resolution of the situation

## Immigration Assistance

To help with the immigration process, your plan includes:

- Toll-free telephone advice from an attorney on how immigration relates to your legal matter and what actions may be taken.
- Access to immigration education materials.
- Access to Network Attorneys who will provide reduced fee services of at least 25% off their normal hourly rate for specific covered matters.



# ARAG® Legal Insurance Plan

## Online Legal Tools and Resources

The ARAG Legal Center provides easy online access to legal tools and resources, including:

- An Education Center™ offering a wide range of tools to educate and empower you to handle your legal issues, including the Law Guide, Guidebooks, LawExpresso® and the Legal Glossary.
- Hundreds of DIY Docs®, when you want the convenience and control of preparing legally valid documents yourself.
- Assessments, calculators, and profiles to learn what legal matters may impact your life.

## Financial Education and Counseling Services - ARAG Exclusive

You have access to professional Financial Counselors and online resources exclusively through your ARAG Legal Plan. Experienced Financial Counselors are available to answer questions and provide guidance on a range of financial topics including:

- General Financial Planning Information and Guidance
- Cash and Debt Management/Budgeting
- Retirement and Investment Planning
- Federal Tax Information and Education
- Individual Retirement Accounts (IRAs)

You also have access to online resources through the ARAG Legal Center that provide:

- Interactive Education Modules
- Life Events Guides and Financial Articles
- Self-Guided Money Management Tool
- Financial Calculators

## What if I have a legal concern that existed before I became insured under the ARAG Legal Plan?

Coverage for pre-existing matters is included as long as the legal action or charge is filed and the attorney is first retained after the effective date of the policy. (Most attorneys' fees are 100 percent paid-in-full for covered matters when a Network Attorney is used.) Coverage is provided for matters in process at the time of termination of employment or plan termination. Coverage is provided anywhere in the United States.

## How to Use Legal Benefits

You can use your ARAG Legal Plan as soon as you need to, with NO waiting periods, in the following ways:

- 1. Legal Advice and Consultation:** Insured employees can reach a Network Attorney by calling 1.800.360.5567, Monday - Friday, 8 a.m. - 8 p.m., ET.
- 2. Legal Representation Services – Network Attorney:** Contact the Network Attorney of your choice and identify yourself as an insured M-DCPS employee and ARAG member. The Network Attorney will file a claim with ARAG to receive payment and, for most covered benefits, attorney fees are 100 percent paid-in-full. You will be responsible for any filing fees, court costs and miscellaneous costs, such as photocopying.
- 3. Legal Representation Services – Non-Network Attorney/Indemnity Coverage:** You may choose to use an attorney not in the network and be reimbursed by ARAG up to schedule maximums by submitting a claim form and your attorney's billing statement directly to ARAG. Claim forms can be obtained by calling the ARAG Customer Care Center at 1.800.360.5567, Monday - Friday, 8 a.m. - 8 p.m., ET or by logging in as a member at [www.ARAGLegalCenter.com](http://www.ARAGLegalCenter.com) and clicking on the "Find an Attorney" tab and the "Non-Network Attorney Claim Form" link.



# ARAG® Legal Insurance Plan

## How to Select ARAG Legal Benefits

You may cover yourself and your family by selecting the ARAG Legal Plan under the Employee-Paid FlexPlan Benefits section of the online enrollment.

## How does the legal coverage benefit affect taxes?

According to IRS rules, the Legal Plan is not qualified to be included in the FlexPlan as a tax-free benefit. If you select legal coverage, your premium is deducted on an after-tax basis (POST-TAX).

## What legal services does the plan exclude?

Plan exclusions include: actions between you and your employer, union, fellow employees, insurance carriers, ARAG Insurance Company, or anyone else when prohibited by law; business matters, preparation of tax returns, patents or copyrights, summary procedure actions; class actions, interventions or amicus curiae filings, citizen's dispute settlements program procedures; filing fees, court costs, and miscellaneous costs, or matters where other reimbursement is available; contingency fee, workers' compensation, unemployment compensation and probate cases; actions between you and your dependents; duplication of services previously claimed, title search and title insurance, and legal proceedings where you are entitled to legal representation or reimbursement from any other source; and matters related to structural damage to dwellings, appurtenances, paved surfaces and matters not specifically listed.

## Who is an eligible dependent covered under this plan?

Eligible dependents covered under the Legal Plan include:

- Spouse (until a final decree of divorced has been filed)
- Domestic Partner
- Unmarried natural children, stepchildren, children under your care through court-approved guardianship, and children of a Domestic Partner through the end of the calendar year in which he/she reaches age 19.
- Children may be covered until the end of the calendar year in which the child reaches age 26 if he/she is a full-time or part-time student who receives more than half of his/her financial support from the eligible employee. Children may also be covered until the end of the calendar year in which he/she reaches age 26 if the child suffers from a mental or physical handicap, is incapable of self-support, and is fully dependent upon the employee for support.

## Which insurance company makes the Legal Insurance Plan available to me?

ARAG Insurance Company underwrites and administers the plan. A.M. Best's Reports, an organization that compares and rates the financial strength and performance of insurance companies, rates ARAG® Insurance Company "A" (Excellent).

For questions relating to your account,  
contact a Customer Care Specialist at  
1.800.360.5567, Monday - Friday,  
between 8 a.m. - 8 p.m. ET.



# ARAG® Legal Insurance Plan

## What legal services are available?

The chart below shows the legal services available and reimbursement. Each legal service is available one time per year.

ARAG 2015 & 2016 Plan Design		
COVERAGE	NETWORK ATTORNEY	NON-NETWORK ATTORNEY*
<b>In-Office Legal Services</b>		
Consumer Protection Action		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$600*
Trial	Paid in Full	\$1,600**
Major Trial	Paid in Full	\$5,000***
Debt Collection Defense (Consumer Debt Defense)		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$600*
Trial	Paid in Full	\$1,600**
Major Trial	Paid in Full	\$5,000***
Debt Collection Defense (Foreclosures)		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$600*
Trial	Paid in Full	\$1,600**
Major Trial	Paid in Full	\$5,000***
Debt Collection Defense (Defense of Garnishment)		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$600*
Trial	Paid in Full	\$1,600**
Major Trial	Paid in Full	\$5,000***
IRS audit protection		
Advice, consultation, and negotiation	\$420*	\$420*
Representation at IRS Audit	\$900*	\$900*
IRS Collection Defense	\$5,000*	\$5,000*
Personal bankruptcy/wage-earner plan		
Chapter 7 (member/spouse)	Paid in Full	\$420*
Chapter 13 (member/spouse)	Paid in Full	\$420*
Dissolution of Marriage (Divorce)		
Uncontested Divorce, legal separation or annulment (coverage for Named Insured)	Paid in Full	\$600*
Contested Divorce, legal separation or annulment (coverage for Named Insured)	1 <sup>st</sup> 10 hours paid in full then \$70/hr thereafter paid by the named insured	\$600*
Spousal Dissolution of Marriage	\$300*	\$300*
<b>COVERAGE CONTINUED</b>	<b>NETWORK ATTORNEY</b>	<b>NON-NETWORK ATTORNEY*</b>



# ARAG® Legal Insurance Plan

Family Law Decrees	Paid in Full	\$360*
Adoption	Paid in Full	\$350*
Contested/Uncontested Guardianship/ Conservatorship	Paid in Full	\$2,080*
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480
Trial	Paid in Full	\$1,000**
Major Trial	Paid in Full	\$5,000***
Mental Incompetency or infirmity proceedings		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$600*
Trial	Paid in Full	\$1,600**
Major Trial	Paid in Full	\$5,000***
Name Change	Paid in Full	\$240*
Juvenile court proceedings (excluding traffic matters)		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480*
Trial	Paid in Full	\$1,600**
Major Trial	Paid in Full	\$5,000***
Habeas corpus		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$300*
Driving Privilege Protection (Driving While Intoxicated)		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480*
Trial	Paid in Full	\$1,600**
Major Trial	Paid in Full	\$5,000***
Criminal misdemeanor defense (except involving motorized vehicles)		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480*
Trial	Paid in Full	\$1,600**



# ARAG<sup>®</sup> Legal Insurance Plan

COVERAGE CONTINUED	NETWORK ATTORNEY	NON-NETWORK ATTORNEY*
Felony (named insured only)		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$900*
Trial	Paid in Full	\$1,600**
Major Trial	Paid in Full	\$5,000***
Estate planning		
Simple Wills		
Individual	Paid in Full	\$100
Member/Spouse	Paid in Full	\$125
Codicil		
Individual	Paid in Full	\$60*
Member/Spouse		
Complex Wills (Wills with trust)		
Individual	Paid in full up to 6 hrs.	\$240*
Member/Spouse		
Living Will		
Individual	Paid in Full	\$60*
Member/Spouse		
Durable power of attorney		
Individual	Paid in Full	\$60*
Member/Spouse		
Purchase/sale of principal residence (one attempt at each per year)	Paid in Full	\$360*
Real estate refinancing (limit of one hour)	Paid in Full	\$60*
Administrative hearings (excluding employment related)	Paid in Full	\$1,200*
General In-office****		
Office consultations for legal advice, negotiation, document preparation and review	2 hours every 6 months per family, noncumulative****	\$120*
Reduced Fee Benefit for any personal legal matter not specifically covered and not excluded	25% reduced fee	N/A
Reduced Contingency Fees	Maximum fee of 25% of the amount awarded before or after trial, or maximum fee of 30% of the amount awarded if successfully resolved only after an appeal	N/A





# ARAG<sup>®</sup> Legal Insurance Plan

COVERAGE CONTINUED	NETWORK ATTORNEY
Telephone Advice and Consultation	Paid in Full
<p>Attorneys can easily handle certain legal matters over the phone. You can consult with a Network Attorney over the phone as often as necessary for any of the following legal needs including:</p> <ul style="list-style-type: none"> <li>• General Legal Advice and Consultation on Virtually any Legal Matter</li> <li>• Standard Will Preparation</li> <li>• Living Will and Durable Powers of Attorney Preparation</li> <li>• Small Claims Assistance</li> <li>• Follow-up Calls and Letters</li> <li>• Specific Document Preparation</li> <li>• Document Review</li> </ul>	
Online Legal Tools and Resources	Paid in Full
<p>At ARAGLegalCenter.com, you have easy online access to legal services, including:</p> <ul style="list-style-type: none"> <li>• Assessments, calculators, and profiles to learn what legal matters may impact your life.</li> <li>• An Education Center offering a wide range of tools to educate and empower you to handle your legal issues, including:               <ul style="list-style-type: none"> <li>» Law Guide - Easy-to-understand legal articles to help you research your legal situation.</li> <li>» Guidebooks - Dozens of "How to" guides with detailed information and checklists to assist you with common life events. A collection of 11 go-to guides, 11 with detailed information and checklists to assist you with common life events.</li> <li>» Legal Glossary - An easy-to-use glossary to help you better understand complex legal terms.</li> <li>» Hundreds of DIY Docs<sup>®</sup>, for when you want the convenience and control of preparing legally valid documents yourself.</li> </ul> </li> </ul>	
Value-Added Services	Paid in Full
<ul style="list-style-type: none"> <li>• Financial and Education Counseling Services</li> <li>• Identity Theft Services</li> <li>• Immigration Assistance</li> </ul>	

See 2016 Policy for limits and complete definitions.

\* Non-Network Attorney coverage is at \$60 per hour to the stated amount for pre-trial.

\*\* Trial indemnity benefits are (\$200 per 1/2 day of trial time) up to stated amount for (4) days or less.

\*\*\* Trial indemnity benefits are (\$200 per 1/2 day of trial time) up to stated amount beginning on day five (5) until completion.

\*\*\*\* You cannot use the 2 hours to increase any other plan benefits or waive their limitations.

Complete plan details can be found in the official plan documents. Any conflict between plan documents and this chart, the plan documents will prevail.

