



Open Enrollment Announcement/Preview for ARAG Legal Insurance



From: Associated Chaffey Teachers

Subject: Protect Yourself with Legal Insurance

Life can be unpredictable. But wouldn't it be great if you had some protection to provide peace of mind? Most of us aren't prepared for the unexpected — like the recent circumstances caused by the coronavirus outbreak. Whether you're buying a house, facing a contractor dispute, having a baby or fighting a traffic ticket, legal issues can occur at any stage in life. That's when legal insurance from ARAG can help.

How legal insurance benefits you

- Work with a network attorney and attorney fees are **100% paid-in-full for most covered matters.**
- Save an average of \$1,987 per legal matter*.
- Access a network of local, professional attorneys who can advise and represent you.
- Address your covered legal situations with a network attorney for legal help and representation.
- Use DIY Docs® to create a variety of legally valid documents, including state-specific templates.

Sign up for this valuable benefit during open enrollment and get legal protection for every stage of life. You have until **November 20, 2020** to enroll in your benefits. You'll have two options to choose from: UltimateAdvisor, which provides comprehensive legal coverage, and UltimateAdvisor Plus, which offers even more legal protection and additional services like financial education and counseling, tax services and services for parents/grandparents.

UltimateAdvisor Legal Insurance:

- \$21.90 (10-pay)

UltimateAdvisor Plus Legal Insurance:

- \$25.20 (10-pay)

Learn more before you enroll

- ✓ [Watch a video about legal insurance.](#)
- ✓ Visit ARAGlegal.com/myinfo and enter access code 18730ch
- ✓ Call ARAG Customer Care from 7 a.m. to 7 p.m. Central time, Monday through Friday at **800-247-4184**.

* Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2017 or 2018 and paid by December 31, 2019, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years of experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.

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 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 800-247-4184.