

# GROUP LEGAL PROGRAM

## UltimateAdvisor<sup>®</sup>

You never know when legal issues can create serious problems in your life; even threaten everything you've worked so hard for...your home, your income, your assets and more. As a legal plan member, you have the professional legal help you need to protect yourself and your loved ones from legal difficulties.

Here are the kinds of situations where you could use the help of an attorney:

- You realize you need to create or update a will.
- There's a charge that's not yours on your credit card bill.
- You're thinking of adopting a child.
- You want to sell your house and build or buy another one.
- You have a legal dispute with a neighbor.
- Your child is in trouble with the law.

These situations happen every day...to people just like you. But now, with a legal plan, you can protect yourself when faced with legal issues. You'll have **peace of mind** that comes from having an attorney on your side.

UltimateAdvisor covers almost all of the legal situations you're likely to face. And given that attorneys charge an average of \$347\* per hour, the plan can protect you from huge legal expenses. **Even if you use it only once a year, the plan will likely pay for itself.**

\* Average attorney rates in the United States of \$347 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, July 2015.

Enrollment in this plan is for the entire calendar year. If you enroll in UltimateAdvisor, your per pay period cost of coverage will be paid on an after-tax basis.

For more information on UltimateAdvisor:

- Visit [www.ARAGLegalCenter.com](http://www.ARAGLegalCenter.com) and type in your Access Code: 18314com for detailed information on plan benefits, how to use the plan and FAQs.
- Talk to an ARAG Customer Care Counselor toll-free from 7:00 a.m. to 7:00 p.m. Central Time, Monday through Friday at 800-247-4184
- E-mail an ARAG Customer Care Counselor at [service@ARAGLegal.com](mailto:service@ARAGLegal.com)

### What the Plan Pays

Under the plan, you may choose to receive services from any attorney. However, In-Office Legal Services benefits are paid differently depending on whether you see a Network Attorney (an attorney who is a member of the plan) or you see a Non-Network Attorney:

- If you see a Network Attorney, the plan pays attorney hourly fees in full for most covered legal matters. In addition, you do not need to file a claim for reimbursement; the Network Attorney does it for you. A complete list of Network Attorneys for your state, the areas of law they practice, their phone number and if they speak a foreign language will be provided to you after you enroll by calling 800-247-4184 or you can visit ARAG's site at [www.ARAGLegalCenter.com](http://www.ARAGLegalCenter.com) and type in your Access Code: 18314com

- Network Attorney Guarantee- If there is not a Network Attorney located within 30 miles of your home, ARAG guarantees you will receive in-network benefits. ARAG will work with you to arrange for you to receive covered legal services through an attorney in your area.
- If you receive services from a Non-Network Attorney, you pay the cost of legal services and then file a claim form along with your attorney's billing statement to ARAG. You will be reimbursed for covered expenses up to the lesser of actual costs or a scheduled amount outlined in the corresponding tables. If you see a Non-Network Attorney, you must notify ARAG within 60 days of consulting a Non-Network Attorney. In addition, your claim for reimbursement must be received by ARAG within 120 days after you incur a legal expense.

## UltimateAdvisor - Covered Services

	Network Provider
<b><u>Law Guide</u></b>	
An extensive library of easy-to-understand legal articles to help you research your legal situation. <ul style="list-style-type: none"> <li>• Law Guide provides overviews of general areas of law including but not limited to, estate planning, consumer matters and family law.</li> <li>• Gives specific information on legal issues including, but not limited to, wills, divorces and child custody matters.</li> </ul>	Paid-in-full
<b><u>Do-It-Yourself Legal Documents</u></b>	
You have online access to more than 350 state-specific documents authored and reviewed by attorneys for accuracy and state-specific compliance in all 50 states.	Paid-in-full
<b><u>Identity Theft Services</u></b>	
Identity Theft Services helps you protect your privacy, identity, reputation and your property. Services include: <ul style="list-style-type: none"> <li>• Legal Advice and Representation: You can work with an attorney in-person or via telephone for legal advice and representation. Most covered legal matters – including IRS Audit Protection, IRS Collection Defense and Debt Collection – are 100% paid-in-full when you work with a Network Attorney (coverage may vary by plan).</li> <li>• Prevention and Recovery Tools: You have access to several online tools to help you prevent and recover from identity theft. These tools include an Identity Theft Tracking Sheet, Personal Information Organizer, Identity Theft Prevention and Victim Action Guidebooks and more.</li> <li>• Assisted Identity Restoration: Identity Theft Case Specialists are available to help you assess your situation and identify your objectives. They'll assist you with tracking activities and progress until the conclusion of each case.</li> </ul>	Paid-in-full
<b><u>Telephone Legal Services</u></b>	
Toll free telephone advice on how the law relates to your personal legal matter and which action may be taken.	Paid-in-full
Follow-up correspondence and telephone calls to third parties regarding your personal legal matter.	Paid-in-full
Specific document preparation and review.	Paid-in-full
You will receive legal assistance for the preparation or review of a Standard Will or Codicil.	Paid-in-full

	<b>Network Provider</b>
<b><u>Immigration Services</u></b>	
<p>You have access to Network Attorneys over the phone for:</p> <ul style="list-style-type: none"> <li>• Legal advice and consultation on: <ul style="list-style-type: none"> <li>○ Immigration processes and guidelines.</li> <li>○ Filing and processing of applications and petitions.</li> <li>○ Laws and regulations governing various types of immigration benefits; including asylum, adjustment of status, business visas, and employment authorizations.</li> <li>○ Deportation and removal proceedings.</li> </ul> </li> <li>• Document review of any immigration forms.</li> <li>• Document preparation of affidavits and powers of attorney.</li> <li>• Preparation for immigration hearings.</li> </ul>	Paid-in-full
For additional immigration services, Network Attorneys provide a reduced rate of at least 25% off their normal rates for any representation-based immigration services. Network Attorneys will bill you directly.	At least a 25% reduced rate
<b><u>Reduced Fee Legal Services</u></b>	<b>Network Provider</b>
If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” section in your service plan, you are eligible to work with a Reduced Fee network Attorney and receive a reduced fee that will be at least 25% off the attorney’s normal hourly rate. Payment of the attorney fees is handled directly between you and the Reduced Fee Network Attorney. Access to a Reduced Fee Network Attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a Reduced Fee network Attorney within legal practice areas.	At least a 25% reduced rate
For Telephone Advice, if your matter cannot be resolved over the phone and is not fully covered under the insurance policy and not excluded under the “Exclusions” section in your Service Plan, you are eligible to receive at least 25% off the attorney’s normal hourly rate. Payment of the attorney fees is handled directly between you and the Reduced Fee Network Attorney.	At least a 25% reduced rate
<b><u>Reduced Contingency Fees</u></b>	
This service provides you access to a Network Attorney for a legal matter the Network Attorney deems to be appropriately handled through the use of a contingency fee. The Network Attorney will represent you under a contingent fee arrangement where the contingent fee will not exceed 25% of the net recovery if successfully resolved before or after trial, or will not exceed 30% of the net recovery if successfully resolved on or after an appeal.	Reduced Rate

### **In-Office Legal Services**

<b><u>In-Office Legal Services</u></b>	<b><u>Network Attorney</u></b>	<b><u>Non-Network Attorney</u></b>
<b>Name Change</b>		
Legal services for you to legally change your name.	Paid-in-full	\$240*
<b>Uncontested Adoption</b>		
<p>Legal services in an uncontested adoption for you to become an adoptive parent(s).</p> <p>In international adoptions, where a foreign attorney is necessary, you are eligible to receive indemnity reimbursement in addition to the benefits available in the United States.</p>	Paid-in-full	\$400*

<b><u>In-Office Legal Services</u></b>	<b><u>Network Attorney</u></b>	<b><u>Non-Network Attorney</u></b>
<b>Contested Adoption</b>		
Legal services in a contested adoption for you to become an adoptive parent(s).		
In international adoptions, where a foreign attorney is necessary, you are eligible to receive indemnity reimbursement in addition to the benefits available in the United States.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Uncontested Guardianship/Conservatorship</b>		
Legal services in an uncontested guardianship/conservatorship for you to appoint or be appointed as a guardian/conservator.	Paid-in-full	\$480*
<b>Contested Guardianship/Conservatorship</b>		
Legal services in a contested guardianship/conservatorship for you to appoint or be appointed as a guardian/conservator.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$720*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Elder Law</b>		
Initial advice for you on the impact of your parent's/grandparent's personal legal matter on you.	Paid-in-full	\$25
Legal services for you for the preparation and review of a deed where they are the grantee.	Paid in full	\$40 per document
Legal services for you for the preparation and review of a promissory note where they are the payee.	Paid in full	\$40 per document
Legal services for you for the review of your parent's/grandparent's personal legal documents, including estate planning documents where you have been named as an agent or executor/personal representative.	Paid in full	\$40 per document
<b>Mental Incompetency or Infirmity Proceedings</b>		
Legal services for you in defense of mental incompetency or infirmity proceedings.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$960*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Small Claims Court</b>		
Legal services for you obtain advice and counseling to bring a claim n Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	\$320*
Legal services for you to defend an action in Small Claims Court (or similar court of limited civil jurisdiction) including representation in court where allowed by law.	Paid-in-full	\$400*

<b><u>In-Office Legal Services</u></b>	<b><u>Network Attorney</u></b>	<b><u>Non-Network Attorney</u></b>
<b>Consumer Protection</b>		
Legal services for you as a plaintiff or defendant regarding written, verbal or implied contracts or warranties relating to consumer goods or services and /or residential contractor disputes.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Insurance Disputes</b>		
Legal services for you as a plaintiff or defendant relating to disputes with your auto, home and renters insurance carrier.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Defense of Debt Collection</b>		
Legal services for you as the defendant in a legal dispute related to consumer goods or services.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Bankruptcy</b>		
Legal services for you up to and including filing of a Chapter 7 bankruptcy final report or confirmation of a Chapter 13 bankruptcy and including post-confirmation amendments.		
Chapter 7	Paid in full	\$880*
Chapter 13	Paid in full	\$1,200*
<b>Foreclosure</b>		
Legal services for you regarding written notice of foreclosure related to your primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Defense of Garnishment</b>		
Legal services for you in a legal dispute for a garnishment against you to collect a judgment related to goods or services. Exclusion #3 as it relates to post judgment garnishment is waived for this benefit.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Personal Property Protection</b>		
Legal services for you as a plaintiff or defendant regarding contracts or obligations for the transfer of your personal property or your personal property rights.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$320*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Purchase of Real Estate</b>		
Legal services for you for the purchase of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing.	Paid-in-full	\$320*

<b><u>In-Office Legal Services</u></b>	<b><u>Network Attorney</u></b>	<b><u>Non-Network Attorney</u></b>
<b>Sale of Real Estate</b>		
Legal services for you for the sale of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing.	Paid-in-full	\$320*
<b>Purchase/Sale – Secondary Residence</b>		
Legal services for you for the purchase or sale of your secondary residence for the review and preparation of documents including the contract for purchase or sale and attendance at closing.	Paid-in-full	\$320*
<b>Refinancing - Primary Residence</b>		
Advice and review of relevant documents regarding refinancing of your primary residence.	Paid-in-full	\$160*
<b>Refinancing - Secondary Residence</b>		
Advice and review of relevant documents regarding refinancing of your secondary residence.	Paid-in-full	\$160*
<b>Home Equity Loan – Primary Residence</b>		
Legal services for you for the preparation and review of home equity loans for your primary residence.	Paid-in-full	\$160*
<b>Home Equity Loan – Secondary Residence</b>		
Legal services for you for the preparation and review of home equity loans for your secondary residence.	Paid-in-full	\$160*
<b>Real Estate Disputes</b>		
Legal services for you as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of your primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$1,200*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Real Estate Disputes - Secondary Residence</b>		
Legal services for you as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of your secondary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$1,200*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Document Preparation and Review</b>		
Legal services for you for the preparation and review of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters and Installment contracts.	Paid in full	\$40 per document
<b>Building Codes</b>		
Legal services for you in an administrative action for permit or code violations relating to the renovation and/or improvement of your existing primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

<b><u>In-Office Legal Services</u></b>	<b><u>Network Attorney</u></b>	<b><u>Non-Network Attorney</u></b>
<b>Zoning and Variances</b>		
Legal services for you in an administrative action related to a zoning change, variance or an eminent domain proceeding involving your primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Easement</b>		
Legal services for you in an administrative action regarding an easement on your primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Neighbor Disputes</b>		
Legal services for you with a neighbor as a plaintiff or defendant in a dispute related to your primary residence, including boundary or property title disputes.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$720*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Neighbor Disputes - Secondary Residence</b>		
Legal services for you with a neighbor as a plaintiff or defendant in a dispute related to your secondary residence, including boundary or property title disputes.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$720*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Tenant Matters</b>		
Legal services for you as a plaintiff or defendant with your landlord as a tenant of your primary residence, including but not limited to, eviction and security deposit disputes.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$320*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Defense of Civil Damage Claims</b>		
Legal services for you in defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle, claims which are covered by other insurance, or claims related to a felony charge.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>IRS Audit Protection</b>		
Legal services for you involving Internal Revenue Service (IRS) audits related to your personal tax return where the initial written notice is received after your effective date.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***



<b><u>In-Office Legal Services</u></b>	<b><u>Network Attorney</u></b>	<b><u>Non-Network Attorney</u></b>
<b>IRS Collection Defense</b>		
Legal services for you in defense against collection actions by the Internal Revenue Service (IRS) related to errors on your personal tax return where the initial written notice is received after your effective date.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Social Security/Veterans/Medicare</b>		
Legal services for you in an administrative legal dispute arising out of Social Security, Veterans, Medicare or Medicaid benefits.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Wills and Durable Powers of Attorney</b>		
Individual will or spousal will(s). (Does not include any tax planning service done in connection with the will.)	Paid-in-full	\$320 single document \$400 spousal documents
Codicil- amendment to a will	Paid-in-full	\$40 single document \$80 spousal documents
Living Will/Health Care Directive	Paid-in-full	\$40 single document \$80 spousal documents
Power of Attorney/Financial Power of Attorney	Paid-in-full	\$40 single document \$80 spousal documents
<b>Estate Administration &amp; Estate Closing (Probate)</b>		
Legal services for you in administering an estate where you have been named the executor	Paid-in-full (up to 9 hours per insured event)	\$720*
<b>Prenuptial Agreements</b>		
Legal services for you for the preparation of a premarital or antenuptial agreement.	Paid in full	\$320*
<b>Protection from Domestic Violence</b>		
Legal services for the named insured to obtain a protective order related to domestic violence.	Paid-in-full	\$320*
Legal services for you to obtain a protective order related to domestic violence when the opposing party is not an insured under the same Certificate.	Paid-in-full	\$320*
<b>Uncontested Divorce</b>		
Legal services for the named insured in an uncontested divorce, a legal separation and/or annulment of marriage.	Paid in full	\$640*
<b>Contested Divorce – 10 hours</b>		
Legal services for the named insured in a contested divorce, a legal separation and/or annulment of marriage.	Paid-in-full (up to 10 hours per insured event)	\$800*



<b><u>In-Office Legal Services</u></b>	<b><u>Network Attorney</u></b>	<b><u>Non-Network Attorney</u></b>
<b>School Administrative Hearing</b>		
Legal services for you in an administrative public or private formal school proceeding related to primary and secondary education regarding disabilities, special education and student policy violations.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Habeas Corpus</b>		
Legal services for you in habeas corpus proceedings.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Juvenile Court Proceedings</b>		
Legal services for your insured child charged with a crime (except those involving traffic matters) when the court proceedings are held in juvenile court. If the matter is removed from juvenile court, coverage under this benefit will cease as of the date of the removal.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Parental Responsibilities</b>		
Legal services for you in juvenile court proceedings (except those involving traffic matters) where a state has brought an action regarding your parental responsibilities for an insured child.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Minor Traffic Offenses - Broad (excluding DWI- related)</b>		
Legal services for you in the defense of a traffic offense, the conviction of which would not result in the suspension or revocation of your driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or any non-moving offense.)	Paid-in-full	\$240*
<b>Driving Privilege Protection (excluding DWI-related)</b>		
Legal services for you in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of your driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<b>Driving Privilege Restoration (excluding DWI-related)</b>		
Legal services for you in an administrative proceeding for the restoration of your suspended or revoked driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)	Paid-in-full	\$240*

\* Non-Network Attorney Indemnity Benefits are up to the stated amount

\*\* Trial Indemnity Benefits are (\$300 per ½ day of Trial time) up to the stated amount

\*\*\* Trial Indemnity Benefits are (\$400 per ½ day of Trial time) up to the stated amount

## **Services Not Covered**

The plan does not provide coverage for:

1. Matters against ARAG, the policyholder, your employer and/or an insured against the interests of the named insured under the same Certificate.
2. Legal services arising out of a business interest, investment interests, employment matters, your role as an officer or director of an organization and patents or copyrights.
3. Legal services in class actions, punitive damages, malpractice, court appeals or post judgments (settlement agreement signed by all parties, final binding arbitration, judgment issued by a court).
4. Legal services deemed by us to be frivolous or lacking merit, or in actions where you are the plaintiff and the amount we pay for your legal services exceeds the amount in dispute or in our reasonable belief you are not actively and reasonably pursuing resolution in your case.

The plan services do not include:

1. Matters against ARAG, the named plan member or the plan sponsor.
2. Matters arising out of a business interest, investment interests, employment matters, your role as an officer or director of an organization, and patents or copyrights.
3. Matters deemed by us to be frivolous or lacking merit.
4. Matters outside the jurisdiction of the United States of America.

## **Pre-existing Conditions**

Any legal matter which occurs or is initiated prior to your effective date will be considered excluded and no benefits will apply. ARAG defines initiated at the date when the infraction occurs or a document is filed with the court or when an attorney is hired.

## **Conversion**

You may continue this insurance when you no longer qualify as an employee or as you of the group to which this policy is issued. You must notify ARAG within 90 days of this disqualifying event to make arrangements for premium payment. Any questions regarding the ARAG conversion plan, please contact ARAG at 800-247-4184.

## **Disclaimer Language**

This information is for illustrative purposes only and is not a contract. This information is intended to provide a general review of the plan described. Please remember that only the insurance policy can give actual terms, coverages, amounts, conditions and exclusions.

## **Plan Administrator**

If you have any questions or concerns, please contact the plan administrator at ARAG®, 400 Locust Street, Suite 480, Des Moines, IA, 50309 or at 1-800-247-4184.

## **Underwriter Information**

Insurance products are underwritten by ARAG® Insurance Company of Des Moines, Iowa or GuideOne® Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance of West Des Moines Iowa. Additional services may be provided by ARAG LLC or ARAG Services LLC. Some products are only available through membership in the ARAG Association LC.