

# Diversity, Equity & Inclusion Benefits

## Legal Resources to Meet Your Needs



Legal Insurance

**Legal is everywhere** – from the everyday to the once in a lifetime.

Whether you're buying a home, getting married or working on a will, legal insurance from ARAG® can help LGBTQ+ individuals in ways specific to their needs.

When you face a legal matter, network attorneys are available virtually, over the phone or in person. The plan pays 100% of the network attorney fees for most covered matters – which could save you thousands of dollars.<sup>1</sup> The following list is just some of the coverages available.

- **Contested and uncontested adoption:** Legal services to help you become a parent through adoption.
- **Domestic partnership agreement:** Prepare a domestic partnership agreement with someone you're in a committed relationship with.
- **Egg/sperm/embryo donation agreements:** Legal services to prepare an agreement that gives you parental rights over any egg, sperm or embryo that another person donates.
- **Estate planning:** Legal services to prepare a will, trust, living will and power of attorney.
- **Funeral directive:** Authorizes a person to make decisions regarding your funeral arrangements.
- **Gender identifier change:** Legal services for you to change your gender identifier on government-issued documents.
- **Hospital visitation authorization:** Allows the people you indicate on the form to visit you while you're in the hospital.
- **Name change:** Legal services for you to legally change your name.
- **Preuptial/postnuptial agreements:** Legal assistance to create a document prior to getting married stating each person's rights and responsibilities in case one of you dies or decides to divorce.
- **Surrogacy agreement preparation:** Legal services to prepare a surrogacy agreement including payment negotiation.

### Reduced fee services

If your legal matter is not fully covered under your insurance policy and is not listed under the "Exclusions" in your legal insurance plan, you are eligible for a reduced fee that will be at least 25% off the network attorney's normal rate. This could include matters such as:

- Child care authorization documents
- Discrimination matters<sup>2</sup>

### How legal insurance benefits you

Your legal insurance plan from ARAG offers you a place to turn when you need legal help.

When you enroll, you'll have access to the services, consultation and representation of network attorneys as well as additional tools and resources that include:

- DIY Docs® to create state-specific legal documents online
- Step-by-step instructions on how to use the plan
- Attorney Finder, which shows network attorneys' credentials, education and areas of law and tips on how to work with an attorney
- Access to the ARAG Customer Care Center

### Look to your legal plan for help

You are eligible for coverage after you enroll in the group legal insurance plan. However, if you have not enrolled, all employees have free access to online resources available through ARAG, including:

- Specific plan coverage details, including pricing, enrollment, eligibility and exclusion information.
- The online Learning Center, where you can access educational articles, videos and guidebooks, and the personal information organizer, a document to help you track all of your critical legal, financial, medical and personal information.



For more information, call **800-247-4184** or for your company's complete list of coverages, visit **ARAGlegal.com/myinfo**  
Access Code: **18191uph**

<sup>1</sup>Based on \$368 average hourly attorney rate for attorneys 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

<sup>2</sup>Suits against your employer, as the group policy holder, are excluded from this coverage.

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. 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, contact us.