



Group Legal Insurance Certificate and Service Plan

Important:

For purposes of the Gwinnett County Public Schools **certificate**, the **Policyholder** has defined eligible dependents to mean: Children until the end of the month that they reach age 19, or age 26 if unmarried and a full-time student.

CERTIFICATE OF INSURANCE

**Gwinnett County Public Schools
Legal Expense Insurance Plan**

DEFINITIONS

"BENEFITS" – the legal coverages listed on the declarations page of the policy or in the **benefits** section of the **Certificate of Insurance**.

"CERTIFICATE OF INSURANCE" or **"CERTIFICATE"** – the document provided by **us** to the **named insured** that describes the **benefits** and terms of the insurance policy.

"CERTIFICATE YEAR" – twelve (12) month period as listed on the declarations page of the policy issued to the **policyholder**.

"CONTESTED" – an action in which one or more disputed material issues must be litigated, determined and resolved through court, mediation, arbitration, or administrative proceedings; or substantial negotiation of opposing position is required to resolve the action.

"EFFECTIVE DATE" – the date on which the **policyholder** enrolls the **named insured** and from which date premium has been paid for **you**.

"GENERAL IN OFFICE LEGAL SERVICES" – time spent by an attorney and their office staff for **your** legal issue that is not otherwise covered or excluded under this plan and which does not include costs such as, but not limited to: filing fees, copy costs, mileage, title insurance, expert witnesses, mediator, home studies, transcriptionists, title search, and title abstracting.

"GOODS" – a physical product that is capable of being delivered. Ownership of a good can be transferred from the seller to the buyer.

"INDEMNITY BENEFITS" – means covered **legal services** which are reimbursed to the **insured** up to the **benefit** amount indicated under the specific coverage. The **insured** is responsible for all **legal services** which may exceed the amount paid by **us**.

"INSURED" – as dictated by premium paid and as indicated by coverages listed in the "**Benefits**" section, the **named insured** only or the **named insured** and the **named insured's** spouse, or domestic partner (who is registered with us) and/or eligible dependents as defined by mutual agreement between the **policyholder** and **us**.

"INSURED EVENT" – an event covered by this policy whose initiation date will be considered the earlier of the date (a) written notice of a **legal dispute** is sent or filed by **you** or received by **you**; or (b) a ticket or citation is issued; or (c) an attorney is hired.

"LEGAL DISPUTE" – means a disagreement between **you** and any other party regarding **your** legal rights.

"LEGAL SERVICES" – time spent by an attorney and their office staff for **your** covered legal matters which does not include costs such as, but not limited to: filing fees, copy costs, mileage, title insurance, expert witnesses, mediator, home studies, transcriptionists, title search, and title abstracting.

"NAMED INSURED" – a person enrolled via the **policyholder** with **us** as entitled to coverage under the terms of this policy.

"NETWORK ATTORNEY" – means an attorney with whom **we** have contracted to perform covered **legal services** in the United States for **you** and who has contracted with **us** to provide the specific covered **legal services** for which **you** are seeking assistance.

"NON-NETWORK ATTORNEY" – means an attorney, who is not a **Network Attorney**, chosen by **you** to perform **legal services** covered under the **indemnity benefits** of this policy.

“**PERSONAL PROPERTY**” – means property, which is not **real property** and which does not produce income.

“**POLICYHOLDER**” – means the organization named in the declarations page.

“**PRIMARY RESIDENCE**” – the single dwelling where **you** actually live that is considered **your** legal residence for income tax purposes.

“**REAL PROPERTY**” – land and all permanent structures attached to it.

“**REFINANCING**” – paying off one loan with the proceeds from a new loan using the same **real property** as security.

“**SERVICE**” – a duty or labor provided from one person to another. It is the non-material equivalent of a **good**. There is no physical product that can transfer ownership.

“**TRIAL**” – means the proceeding in court or in a covered administrative proceeding when the parties try their case beginning with the impaneling of a jury in a jury **trial** or with opening statement if the parties are in a non-jury **trial**. **Trial** does not include things such as hearings, appearances on motions, negotiated pleas, pre-**trial** conferences, or appearances, and continuances by the court.

“**UNCONTESTED**” – an action in which all matters are settled without court intervention, mediation, arbitration, or substantial negotiation of opposing position.

“**WE**”, “**US**”, and “**OUR**” – ARAG Insurance Company.

“**YOU**” and “**YOUR**” – an **insured**.

IN-OFFICE LEGAL BENEFITS

We will pay the attorney fees of the **Network Attorney** for covered **legal services** provided to **you** resulting from an **insured event** which occurs after **your effective date** and while **your Certificate of Insurance** is in effect for the legal matters listed below.

You can choose a **Non-Network Attorney** instead of a **Network Attorney**. If **you** choose a **Non-Network Attorney** for covered **legal services** provided to **you** resulting in an **insured event** which occurs after **your effective date** and while **your Certificate of Insurance** is in effect, **we** will reimburse **you** for the attorney fees for covered **legal services** up to the maximum amounts listed below.

Only matters expressly listed are covered **benefits** and are paid as indicated below.

If the **named insured** purchased only individual coverage, **legal services** rendered to persons other than the **named insured** are not covered.

HOW TO OBTAIN IN-OFFICE LEGAL SERVICES AND COURT REPRESENTATION

You may choose a **Network Attorney** or **Non-Network Attorney** as follows:

Network Attorney Services

There are **Network Attorneys** throughout **your** state. To obtain a list of **Network Attorneys** **you** can:

1. Call 800-247-4184 and a Customer Service Specialist will assist **you** by:

- Describing how the plan **benefits** work and what types of situations are covered.
- Providing **you** a listing of **Network Attorneys** specific to **your** need.
- Providing a Case Confirmation Number that outlines **your** coverage.

2. Visit **our** Web site at www.ARAGLegalCenter.com and log on as a member and search using the Attorney Finder.

Simply call an attorney for an appointment. When **you** call, identify yourself as a member of **your** group's legal plan. If **you** have a Case Confirmation Number, **you** should provide it to the attorney. If not, the attorney may call **us** to confirm **your** coverage and then proceed to provide **services**. If **you** choose a **Network Attorney** to provide covered **legal services**, the **Network Attorney** will bill **us** directly for his/her attorney fees.

Non-Network Attorney Services

If **you** choose a **Non-Network Attorney**, we will pay **your** attorney fees for covered **legal services** according to the **Non-Network Attorney indemnity benefits** schedule. Instructions for submitting a claim are printed on the claim form. For a form, call 800-247-4184. Or **you** can download a form from **our** Web site at www.ARAGLegalCenter.com.

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Uncontested Adoption		
Legal services ¹ in an uncontested adoption for an insured to become an adoptive parent(s).	PAID IN FULL	\$ 300*
¹ 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.		
Contested Adoption		
Legal services ¹ in a contested adoption for an insured to become an adoptive parent(s).	PAID IN FULL	\$ 300*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

¹In 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.

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Bankruptcy		
Legal services for an insured 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	\$ 780*
Chapter 13	PAID IN FULL	\$ 1,020*
Uncontested Guardianship/Conservatorship		
Legal services in an uncontested Guardianship/Conservatorship for an insured to appoint or be appointed as a Guardian/Conservator.		
	PAID IN FULL	\$ 300*
Contested Guardianship/Conservatorship		
Legal services in a contested Guardianship/Conservatorship for an insured to appoint or be appointed as a Guardian/Conservator.		
	PAID IN FULL	\$ 540*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Child Support Enforcement - 8 hours		
Legal services for an insured for a motion brought by you to enforce a final decree for child support.		
	PAID IN FULL (up to 8 hours per insured event)	\$ 480*
Defense of Civil Damage Claims		
Legal services for an insured in defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle or claims which are covered by other insurance.		
	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Consumer Protection		
Legal services for an insured as a plaintiff or defendant regarding written, verbal or implied contracts or warranties relating to consumer goods or services and/or residential contractor disputes.	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Criminal Misdemeanor Defense		
Legal services for an insured in the defense against criminal misdemeanor charges, except those involving motorized vehicles and domestic violence charges. If the charge is escalated to a felony, coverage will cease as of the date of the escalation. If a felony charge is reduced or pled down to a misdemeanor no coverage applies.	PAID IN FULL	\$ 480*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Defense of Debt Collection		
Legal services for an insured as the defendant in a legal action related to consumer goods or services .	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Uncontested Divorce		
Legal services for the named insured in an uncontested divorce, a legal separation and/or an annulment of marriage.	PAID IN FULL	\$ 480*
Contested Divorce - 15 hours		
Legal services for the named insured in a contested divorce, a legal separation and/or an annulment of marriage.	PAID IN FULL (up to 15 hours per insured event)	\$ 840*

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
<p>Document Preparation and Review Legal services for an insured for the preparation and review of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, and Installment Contracts.</p>	PAID IN FULL	\$ 50 per document
<p>Driving Privilege Protection (excluding DWI-related) Legal services for an insured 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.)</p>	PAID IN FULL	\$ 360*
<p>Trial for three (3) days or less</p>	PAID IN FULL	\$ 1,200**
<p>Trial starting on day four (4) until completion</p>	PAID IN FULL	\$ 100,000***
<p>Driving Privilege Restoration (excluding DWI-related) Legal services for an insured in an administrative proceeding for the restoration of suspended or revoked driving privileges of an insured. (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)</p>	PAID IN FULL	\$ 240*
<p>Foreclosure Legal services for an insured regarding foreclosure matters related to your primary residence.</p>	PAID IN FULL	\$ 600*
<p>Trial for three (3) days or less</p>	PAID IN FULL	\$ 1,200**
<p>Trial starting on day four (4) until completion</p>	PAID IN FULL	\$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Defense of Garnishment		
Legal services for an insured in a legal action for a garnishment against you to collect a judgment related to goods or services .	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
(Exclusion #3 as it relates to post judgment is waived for this benefit .)		
IRS Collection Defense		
Legal services for an insured 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 and while your Certificate is in effect.	PAID IN FULL	\$ 480*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
IRS Audit Protection		
Legal services for an insured involving Internal Revenue Service (IRS) audits related to your personal tax return where the initial written notice is received after your effective date and while your Certificate is in effect.	PAID IN FULL	\$ 480*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Juvenile Court		
Legal services for an 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.	PAID IN FULL	\$ 480*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Name Change		
Legal services for an insured to legally change his/her name.	PAID IN FULL	\$ 240*
Neighbor Disputes		
Legal services for an insured with a neighbor as a plaintiff or defendant in a dispute related to your primary residence , including boundary or property title disputes.	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Parental Responsibilities		
Legal services for an insured in juvenile court proceedings (except those involving traffic matters) where a state has brought an action regarding your parental responsibilities for an insured child.	PAID IN FULL	\$ 480*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Personal Property Protection		
Legal services for an insured as a plaintiff or defendant regarding contracts or obligations for the transfer of your personal property or your personal property rights.	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
<p>Post Decree Defense - 8 hours Legal services for an insured for a motion brought against you to modify a final decree for child support, child custody, child visitation, or alimony.</p>	PAID IN FULL (up to 8 hours per insured event)	\$ 480*
<p>Post Decree Enforcement - 8 hours Legal services for an insured for a motion brought by or against you to enforce a final decree for child custody, child visitation, or alimony.</p>	PAID IN FULL (up to 8 hours per insured event)	\$ 480*
<p>Purchase of Real Estate Legal services for an insured for the purchase of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing.</p>	PAID IN FULL	\$ 360*
<p>Real Estate Disputes Legal services for an insured as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase, or sale of your primary residence.</p>	PAID IN FULL	\$ 600*
<p>Trial for three (3) days or less</p>	PAID IN FULL	\$ 1,200**
<p>Trial starting on day four (4) until completion</p>	PAID IN FULL	\$ 100,000***
<p>Sale of Real Estate Legal services for an insured for the sale of your primary residence for the review and preparation of documents including the contract for sale and attendance at closing.</p>	PAID IN FULL	\$ 360*
<p>Small Claims Court Legal services for an insured to obtain advice and counseling to bring a claim in Small Claims Court (or similar court of limited civil jurisdiction).</p>	PAID IN FULL	\$ 120*
<p>Legal services for an insured to defend an action in Small Claims Court (or similar court of limited civil jurisdiction) including representation in court where allowed by law.</p>	PAID IN FULL	\$ 240*

(Exclusion #3 as it relates specifically to small claims matters does not apply to this benefit.)

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Tenant Matters		
Legal services for an insured as a plaintiff or defendant with your landlord as tenant of your primary residence , including but not limited to, eviction and security deposit disputes.	PAID IN FULL	\$ 240*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
Wills & Durable Power of Attorney		
Individual will or husband and wife will(s). (Does not include any tax planning services done in connection with the will.)	PAID IN FULL	\$ 150
Codicil (an amendment to a will)	PAID IN FULL	\$ 40 single document \$ 60 spousal documents
Living Will / Health Care Directive	PAID IN FULL	\$ 35 single document \$ 50 spousal documents
Durable / Financial Power of Attorney	PAID IN FULL	\$ 35 single document \$ 50 spousal documents

* **Non-Network Attorney Indemnity Benefits** are \$60 per hour up to the stated amount

** **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

*** **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

CONDITIONS

Policy Period and Territory

This policy applies to **insured events** which occur worldwide while **your Certificate of Insurance** is in effect. If an **insured event** occurs outside the United States **indemnity benefits** apply.

Any **insured event** which occurs prior to the **effective date** of an **insured** will be considered excluded and no **benefits** will apply.

Eligibility

Each eligible person as described in the Declarations, who is registered with **us**, and for whom a premium is paid, shall become an **insured** on the date assigned by **us**.

Cancellation and Termination

Neither **we** nor the **policyholder** will cancel this policy during the term defined in the Declarations except for fraud or for the failure to pay premium due. **We** will give **you** ten (10) days notice of cancellation for nonpayment of premium and forty-five (45) days notice of cancellation for any other reason.

If the **named insured** ends employment or membership in the group to which this policy is issued (except upon the **named insured's** death), or the policy is canceled by the **policyholder**, **your** coverage will cease at the end of the term for which premium has been paid.

Waiver of Premium

Upon the death of the **named insured**, coverage for the surviving spouse or domestic partner and the **insured** dependents continues for the remainder of the current **Certificate Year**. **We** waive further premium payments during this time.

Should a **named insured** be called to active duty for a period of more than thirty (30) consecutive days for the purposes of military service or of responding to a declared national emergency, coverage for the spouse or domestic partner and the **insured** dependents will continue, without the payment of premium, for the length of the **named insured's** absence and for so long as the **named insured** remains eligible for **benefits** through the **policyholder**.

Conversion

You may continue insurance when **you** no longer qualify as an employee of the **policyholder** or as a member of the group to which this policy is issued. **You** must notify **us** within ninety (90) days of this disqualifying event to make arrangements for premium payment. Payment of premium is required from the last date of **your** eligibility under this policy.

Coordination of Benefits

This policy coordinates **benefits** as defined in the National Association of Insurance Commissioners Model Coordination of Benefits Provisions.

If **you** are entitled to receive **legal services** or reimbursement for **legal services** from any other person or organization, **our** coverage will be excess.

Payment by **us** for **legal services** under this policy does not preclude **your** attorney from seeking and recovering attorney fees from an opposing party, where authorized by law, court rule or contract, at the attorney's usual and customary or prevailing rate. If **you** receive reimbursement of attorney's fees, then **you** will reimburse **us** for payments made under this policy.

Payment Limitations

You may not make claims under separate **benefits** for one legal matter.

Notice of Claim, Proof of Expense Incurred and Payment of Claim

You or **your** representative must submit a written notice of claim to **us** within one year after the **insured event**. A claim form and itemized billing are required within one hundred twenty (120) days after **legal services** for which **you** seek payment are completed.

You are responsible for verifying **your** legal matter is covered under **your** legal plan with **us** prior to receiving **legal services**. **You** will be responsible for payment to the attorney at their usual and customary rate if **your** matter is not covered.

You must give **us** all information **we** request with respect to the circumstances of an **insured event** or **service** provided. **We** have the right to withhold **benefits** if the requested information is not provided to **us**.

Concealment or Fraud

We do not provide **benefits** for **you** if **you** have intentionally concealed or misrepresented any material fact or circumstance or have made false statements or engaged in fraudulent conduct relating to **your** insurance.

Subrogation

We may require **you** to assign all rights of recovery of legal fees to the extent that payment is made by **us**. If an assignment is sought, **you** must cooperate with **us**.

Relation of the Parties

You have the unrestricted right to choose an attorney. The attorney is not **our** agent or employed by **us** or the **policyholder**. **We** and the **policyholder** shall at no time control or interfere with the performance of the attorney and **we** do not guarantee the skill of the attorney. Any payment to a **network attorney** for **legal services** is **our** responsibility up to **your** policy limits. **You** will receive **indemnity benefits** for payment of a **non-network attorney's legal services**.

Grievances

If **you** have a problem with a **Network Attorney** in the handling of a legal matter covered under this insurance policy, contact **us** for assistance in resolving **your** issue.

You have the right to file a complaint with the State Bar about **your** attorney at any time.

EXCLUSIONS

We do not provide coverage for:

1. Matters against **us**, the **policyholder** 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, post judgments, punitive damages, malpractice, appeals, small claims court or equivalent court in **your** state.
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.

GEORGIA AMENDATORY ENDORSEMENT

This Amendatory Endorsement is made part of the Policy/**Certificate** to which it is attached. The provisions of this Amendatory Endorsement are effective on the **effective date** of your Policy/**Certificate** and will expire concurrently with the Policy/**Certificate**, unless otherwise terminated. This Amendatory Endorsement modifies the insurance provided as follows:

Reimbursement for **Non-Network Attorney indemnity benefits** shall be at least ninety-five percent (95%) of the amount **we** would be required to pay a **Network Attorney** for the same **insured event**.



SERVICE PLAN

Gwinnett County Public Schools Legal Expense Service Plan

**ARAG Services, LLC, 400 Locust, Suite 480, Des Moines, Iowa 50309
800-247-4184 www.araggroup.com**

ARAG Services, LLC as plan administrator, will provide the services described in this document (hereinafter referred to as the "plan") in compliance with all provisions herein in return for plan member's service fee. This plan incorporates any and all terms and provisions of the plan member's Certificate of Insurance. If the named plan member purchased only individual membership the services described below will be available only to him/her.

TERMS AND CONDITIONS

This plan may be amended or changed at any time at renewal upon prior written notice by us.

We may, at any time during the term of this plan, increase the amounts payable provided any such increase does not affect the amount of the service fee for the term then in effect.

Any terms of this plan which are in conflict with any state or federal law are amended to conform to all applicable federal or state regulations.

We do not provide services for you if you have intentionally concealed or misrepresented any material fact or circumstance or have made false statements or engaged in fraudulent conduct relating to your membership or the plan.

SERVICES

TELEPHONE LEGAL ACCESS SERVICES

We will pay the attorney fees of a Telephone Legal Access Law Firm as defined below for Telephone Legal Access Services provided by a Telephone Legal Access Law Firm while your Certificate is in effect.

"Telephone Legal Access Law Firm" - means an independent law firm that has entered into a written agreement with us to provide Telephone Legal Access Services to you within the territory of the United States.

"Telephone Legal Access Services" - means the type of legal services which, within applicable standard of professional care and conduct, may be rendered by the Telephone Legal Access Law Firm in one or more telephone conversations with a client and which may be connected with other legal services based on telecommunication which are specifically listed below.

You will receive:

Toll-free telephone advice on how the law relates to your personal legal matter and which action may be taken.

Follow-up correspondence and telephone calls to third parties related to your personal legal matter.

Specific document preparation and document review.

You will receive legal assistance from the Telephone Legal Access Law Firm for the preparation or review of a Standard Will or Codicils.

Standard Will means a will document without trust provisions other than a support trust for dependent children limited to appointing a guardian and placing assets for dependent children until they reach their age of majority.

REDUCED FEE LEGAL SERVICES

If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” 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 attorney fees is handled directly between the plan member 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.

For Telephone Advice, if your matter cannot be resolved over the phone and is not fully covered under your insurance policy and not excluded under the “Exclusions” 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 attorney fees is handled directly between the plan member and the Reduced Fee Network Attorney.

REDUCED CONTINGENCY FEES

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.

FINANCIAL EDUCATION AND COUNSELING SERVICES

This service provides you toll-free telephone access to Financial Counselors. Financial Counselors who can address your questions and offer guidance on a variety of money management matters, as well as provide instructions on how to use the program's financial tools.

Financial information and services include:

- | | |
|--|---------------------------------------|
| General financial planning counseling sessions | Insurance |
| Cash and debt management | IRAs and 401(k)s |
| Savings and budgeting | Federal tax information and education |
| Asset allocation | Mortgage education |
| Credit reports | Investments and Risks |

You can also visit a financial education website which provides educational resources to help you establish a plan for reaching your goals, such as a down payment on a house, reduction of debt or college funding for a child. This website includes interactive financial tools and an online reference library that can be used to create a personalized money management plan. Financial Counselors are also available for guidance on implementing your personal action items.

IDENTITY THEFT PROTECTION

A service that gives you access to:

Toll-free legal advice from a Telephone Network Attorney to assist with legal-related problems that the theft of your identity may have caused.

Identity Theft Materials, including:

An Identity Theft Prevention Kit to help protect yourself from becoming a victim of identity theft in the first place,

An Identity Theft Victim Action Kit to help speed your recovery should you become an identity theft victim,

A tracking document to help you keep track of phone calls, e-mails and letters for attorneys,

An Identity Theft Affidavit to help you report your identity theft to necessary parties.

Identity Theft Case Managers who will help you determine appropriate steps to begin recovery and help you monitor the progress of your recovery.

Full-Service Identity Restoration: Certified Identity Theft Restoration Specialist provide full-service identity restoration services, including specialized limited Power of Attorney to work on your behalf to restore your identity.

Lost Wallet Services: Certified Identity Theft Restoration Specialist assist you in canceling and reissuing personal documents such as credit cards, driver's license, Social Security Cards, etc. - due to lost or stolen wallet or identity documents.

Identity Theft Insurance: Should you become a victim of identity theft, Identity Theft Insurance provides coverage up to \$1 million for expenses associated with restoring your identity. (Eligibility, coverage, limitations and exclusions are governed by a separate Master Policy. Please see the Identity Theft Plan Summary for details.)

In order to use the following services, you will need to log in and establish an online monitoring account.

Credit Monitoring: Services designated to track and immediately inform you of any activities or changes to your credit - including loan applications, credit card activations, purchases, etc.

Internet Surveillance: Services that monitor thousands of websites and millions of online data points and will alert you if your personal information is being traded and/or sold.

Child Monitoring: Services that enable parents or guardians to protect minor's information from identity theft by registering and tracking their data.

IMMIGRATION

A service that gives you toll-free access to Telephone Network Attorneys for legal advice and consultation on:

Immigration processes and guidelines.

Filing and processing of applications and petitions.

Laws and regulations governing various types of immigration benefits; including asylum, adjustment of status, business visas, and employment authorizations.

Deportation and removal proceedings.

For additional immigration services, Network Attorneys provide a reduced rate of at least 25% off their normal rates for any document review, preparation or representation-based immigration services. Network Attorneys will bill the member directly.

LAW GUIDE

Law Guide – An extensive library of easy-to-understand legal articles to help you research your legal situation.

Provides overviews of general areas of law including, but not limited to, estate planning, consumer matters and family law.

Gives specific information on legal issues including, but not limited to, wills, divorces and child custody matters.

DIY DOCS

Do-It-Yourself Legal Documents™ - Online access to more than 300 state-specific documents authored and reviewed by attorneys for accuracy and state-specific compliance in all 50 states. These documents can assist you with everyday life, including issues involving:

Automobiles

Caregiving

Estate Administration

Marriage

Real Estate

Finances

Easy-to-Use Interactive Document Assembly Tool: Helps you efficiently create your own documents by asking simple questions.

My Documents: Online document storage and 24/7 access to create, update, retrieve and print your documents.

Legacy Planning: Create essential legal documents yourself with the help of DIY Docs, including:

Financial Power of Attorney

Health Care Power of Attorney

Living Will

Standard Will

EXCLUSIONS

The plan services do not include:

1. services for matters against us, the plan sponsor and/or your employer.
2. matters arising out of your profession, business interests, occupation, employment, workers or unemployment compensation, relocation required by an employer, patents or copyrights.
3. legal representation deemed by the providing attorney to be lacking merit, or representation that is, in the judgment of the providing attorney, in violation of attorney ethics rules.
4. services for the benefit of a person other than you.

Telephone Legal Advice and Consultation services are excluded for:

1. matters which require, in your and/or the Telephone Attorney's opinion, your personal presence in a firm's office or your direct and personal representation by another attorney or accountant.
2. immigration assistance services unless those services are specifically listed in your service agreement.
3. services for a person other than the Named Plan Member against the interests of another plan member.
4. matters outside the jurisdiction of the United States of America.