



ARAG®
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800-247-4184
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ARAG®
GROUP LEGAL
Open Enrollment
August 15, 2011 through September 30, 2011

Enclosed you will find a supply of brochures and applications for ARAG. Please display brochures and applications in a common place for employees to pick up.

Open enrollment will begin August 15, 2011 and end September 30, 2011.

Please direct your employees to call 1-800-247-4184 with any questions they have regarding group legal benefits.

**PLEASE RETAIN ANY UNUSED MATERIALS FOR
NEW EMPLOYEES.**

UltimateAdvisor®

Affordable and Trusted Legal Protection for You



FLORIDA DEPARTMENT OF CORRECTIONS

Protect Yourself from the Uncertainty in Life

As you go through life, chances are you'll experience a life event or unexpected occurrence that comes with personal challenges, legal implications or financial impact. **In fact, 7 out of 10 employees experience one or more legal events in a year.**¹ When life happens, where will you turn for help?

Save Time and Money with a Legal Plan from ARAG®

When you need legal help, don't waste time looking for the right attorney or paying high-cost attorney fees, which currently average **\$294 per hour.**² Turn to ARAG for help. We'll help you identify your legal options and choose which approach works best for you and your situation. Available legal services include:



Online Resources

The ARAG Legal Center provides online tools and useful information to help you learn more about your legal issues **on your own**.

- **Education Center** helps you understand your legal situation and provides:
 - The Law Guide
 - Guidebooks and Videos
 - *LawExpresso*® (e-newsletter)
- **DIY Docs™** offers the convenience and control of creating state-specific, legally valid documents online on your own.
- **Online Financial Tools** help you map out a solid financial strategy with articles, calculators, a personalized financial plan and more.



Telephone Advice

Talk to a knowledgeable professional when you need information and direction to address your legal and financial matters.

- **Legal Hotline** offers you unlimited legal advice from Network Attorneys to help you address everyday legal issues. Legal services also include:
 - Reviewing and preparing documents
 - Making follow-up calls and writing letters
 - Preparing a Standard Will
- **Identity Theft Services** provided by Certified Identity Theft Case Managers who can help you protect or recover your identity.
- **Financial Wellness Hotline** includes guidance and education on a wide range of financial topics from a Financial Counselor.



In-Office Services

Meet with an experienced attorney who can advise and represent you when you need **an attorney on your side**.

- **Attorney Services** available include:
 - Reviewing and preparing documents
 - Making follow-up calls and writing letters
 - Providing legal advice and consultation
 - Representation in court
- **Comprehensive Coverage** protects you from costly legal fees. Most covered legal matters are **100% paid-in-full** when you work with a Network Attorney. (*See reverse side of flyer for details.*)
- **Reduced Fee Benefits** are available for non-covered personal legal matters. You can receive at least 25% off a Network Attorney's normal hourly rate.

Your Opportunity to Enroll is Limited – Take Control Today!

We're proud to offer you UltimateAdvisor – at an affordable cost – to protect your family, finances and future from everyday legal issues. Simply visit ARAGLegalCenter.com and enter Access Code 10191doc or call us toll-free at 800-247-4184 to find out how to enroll.

Individual: \$7.81 Bi-weekly

Family: \$9.99 Bi-weekly

Questions about your plan? Call us toll-free at **800-247-4184** or visit **ARAGLegalCenter.com**, Access Code 10191doc.

Comprehensive Coverage You Can Trust

With UltimateAdvisor® you have access to a wide-range of covered legal matters – most of which are **100% paid-in-full** when you work with a Network Attorney. For complete details on these legal matters, visit ARAGLegalCenter.com and enter Access Code 10191doc.

■ Civil Damage Claims (Defense)

- Civil Damage
- Pet-Related Matters

■ Consumer Protection Issues

- Auto Repair
- Buying a New or Used Automobile
- Consumer Fraud
- Consumer Protection for Goods or Services

■ Criminal Matters

- Juvenile Matters
- Misdemeanor Matters
- Parental Responsibilities

■ Debt-Related Matters

- Debt Collection Matters

■ Family Law

- Adoption
- Divorce/Annulment/Separation (up to 15 hours)
- Guardianship/Conservatorship
- Name Change

■ Landlord/Tenant Matters

- Contracts/Lease Agreements
- Eviction
- Security Deposit
- Tenant Disputes with a Landlord

■ Real Estate Matters

- Buying/Selling a Home

- Foreclosure

- Home Improvement/Contractor Issues
- Neighbor Disputes/Easements
- Promissory Note

■ Small Claims Court

- Small Claims Court Issues

■ Tax Issues

- IRS Audit Protection
- IRS Collection Defense

■ Traffic Matters

- Drivers License Suspension, Revocation and Restoration without DUI

■ Wills and Estate Planning

- Codicil (amendment to a Will)
- Complex Will (limited)
- Durable/Financial Power of Attorney
- Healthcare Power of Attorney
- Living Will
- Standard Will

Give Us a Call. We're Here to Help You.

When you have questions about the solutions available to you, call the ARAG Customer Care Center toll-free at **800-247-4184** or visit **ARAGLegalCenter.com** and enter **Access Code 10191doc**. Our team of highly-trained and caring professionals can help answer your questions and walk you through your options.

¹ "Legal Needs of Today's Multi-Generational Workforce," a national study conducted by Russell Research and commissioned by ARAG, September 2008.

² Average attorney rates in the United States of \$294 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 2010.

Limitations and exclusions apply. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne® Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance Company of West Des Moines, Iowa. Service products are provided by ARAG, LLC, ARAG Services, LLC or Advisory Communication Systems, Inc., depending on the product and state. Some products are only available through membership in the ARAG Association LC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call our toll-free number.

Enrollment Form



Please mail completed form to:

Department of Corrections, Attn: Post-tax Benefits Coordinator - DC/Personnel , 501 South Calhoun St., Tallahassee, FL 32399 or fax to 850-488-7534

Take Control. Enroll Today.

1. Personal Information

All sections must be completed. Optional information is noted. Please print clearly.

First Name	Middle Initial	Last Name
Street Address		
City	State	ZIP Code
Best Phone Number to Reach Me: <i>(circle one)</i> Daytime, Evenings, Mobile		Email Address
		Work Location -
Social Security Number	Employer/Association Affiliation <i>(if applicable)</i>	
Date of Birth <i>MM/DD/YYYY</i>	Gender <i>M/F</i>	Date of Hire <i>MM/DD/YYYY</i>

2. Coverage and Family Information

Please check the level of coverage.

- UltimateAdvisor**
 Cancel my participation in the plan
 Individual \$7.81 Bi-weekly
Date of cancellation: _____
 Family \$9.99 Bi-weekly

	First Name	Last Name	Gender M/F	Date of Birth MM/DD/YYYY
Spouse/Domestic Partner				
Child(ren)				

3. Authorization

By signing below, I am requesting enrollment or cancellation in the legal plan indicated above. I understand that the change in coverage will not become effective until the date assigned by the underwriter of the plan. I authorize my employer to deduct or cancel deductions for the cost of the plan as shown above, and as may be modified or adjusted, from my wages or salary.

 Enrollee Signature Date

Please complete this form and return it to: Department of Corrections, Attn: Post-tax Benefits Coordinator - DC/Personnel , 501 South Calhoun St., Tallahassee, FL 32399 or fax to 850-488-7534

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For assistance in completing this enrollment form, call 800-247-4184.