

UltimateAdvisor[®]

Affordable Legal Counsel for Everyday Life Matters



FLORIDA DEPARTMENT OF CORRECTIONS

Get Freedom and Control to Embrace Life's Opportunities

As you go through life, personal distractions and time-consuming situations – a dispute over a cell phone contract, refinancing your home – can come with legal implications or financial impact. When life happens, now there's somewhere to turn to for help with UltimateAdvisor.

Save Time and Money with Legal Insurance from ARAG[®]

When you need legal help, don't waste time looking for the right attorney or paying costly attorney fees, which currently average **\$320 per hour.**¹ ARAG offers the top-performing legal insurance designed around a credentialed nationwide attorney network, and features:



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.

Online Financial Tools including a self-guided money management tool and an online chat feature to help you map out a solid financial strategy.



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

Financial Education and Counseling Services with guidance and answers from highly-trained Financial Counselors on a variety of topics.



In-Office Services: Meet with an experienced attorney who can advise and represent you when you need an attorney on your side.

Attorney Services 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 legal matters not fully covered and not excluded. You can receive at least 25% off a Network Attorney's normal hourly rate.

Your Identity Theft Protection provides an even stronger front line of defense against identity theft with:

- ✓ **Identity Theft Insurance:** Coverage up to \$1 million for expenses associated with restoring your identity.*
- ✓ **Full-Service Identity Restoration:** Specialists will guide you to help clear your name and restore your identity.
- ✓ **Lost Wallet Services:** Specialists will help you cancel and reissue credit cards, driver's license, etc.
- ✓ **Credit Monitoring:** Monitors and informs members of changes to their credit report.
- ✓ **Internet Surveillance:** Monitors websites and other data points to alert you if your personal information is being traded and/or sold.
- ✓ **Child Monitoring:** Monitors your minor's identity to alert you if their personal information is being traded and/or sold.

Your Opportunity to Enroll is Limited – Take Control Today!

UltimateAdvisor offers you comprehensive legal insurance at an affordable cost. Protect your family, finances and future from everyday legal issues without the high cost of attorney fees.

- **Individual:** \$7.81 bi-weekly
- **Family:** \$9.99 bi-weekly

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

UltimateAdvisor[®]

Affordable Legal Counsel for Everyday Life Matters

FLORIDA DEPARTMENT OF CORRECTIONS

Comprehensive Coverage You Can Trust

With UltimateAdvisor, we say “yes” to more 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 (libel/slander)
- Pet-Related Matters

Consumer Protection Issues

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

Criminal Matters

- Juvenile Matters
- Parental Responsibilities
- Misdemeanor Matters

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
- Promissory Note

Small Claims Court

- Small Claims Assistance

Tax Issues

- Federal IRS Tax Audit
- Federal IRS Tax Collection

Traffic Matters

- Drivers License Suspension and Revocation without DUI

Wills and Estate Planning

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

Additional Benefit

For any additional not fully covered and non-excluded personal legal matters not listed, you can receive **Reduced Fee Benefits**.

Questions? We're Here to Help You.



Call the ARAG Customer Care Center toll-free at 800-247-4184 or visit ARAGLegalCenter.com and enter Access Code 10191doc.

*Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft plan summary for details.

¹ Average attorney rates in the United States of \$320 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 2013.

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Identity Theft Benefits



Identity Theft Coverage Descriptions

- ✓ **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 the member's identity.
- ✓ **Full-Service Identity Restoration**: Identity Theft Restoration Specialists are available to provide you full-service identity restoration services, including specialized limited Power of Attorney to work on your behalf to restore your identity.
- ✓ **Internet Surveillance**: The capability to monitor thousands of websites and millions of data points throughout the Internet to see if your personal information is being traded and/or sold. If a match is found, you will be alerted to take action. Common information often tracked online includes:
 - Social Security Number
 - Medical Identification Numbers
 - Driver's License Number
 - Email Addresses
 - Credit Card Numbers
 - Passport Number
 - Telephone Numbers
 - Bank Account Numbers
- ✓ **Single-Bureau Credit Monitoring**: Services that monitor and inform you of changes to your credit report.
- ✓ **Lost Wallet Services**: Certified Identity Theft Restoration Specialists 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 Case Managers**: Help you determine appropriate steps to begin recovery and help you monitor the progress of your recovery.
- ✓ **Toll-Free Legal Advice from an Attorney**: Toll-free legal advice from a Network Attorney to assist with legal-related problems that the theft of your identity may have caused.
- ✓ **Prevention and Recovery Tools**: An Identity Theft Prevention Kit, an Identity Theft Victim Action Kit to help if you become an identity theft victim, a tracking document to help you keep track of phone calls, e-mails and letters for attorneys and an Identity Theft Affidavit to help you.
- ✓ **Child Monitoring**: Services that enable parents or guardians to monitor minor's information for signs of identity theft by registering and tracking their data. Social Security Number trace monitoring which will detect the creation of a credit file in a minor's name.



For more information call 800-247-4184 or visit
ARAGlegalcenter.com and use access code 10191doc

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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	PFID#	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®

Individual: \$7.81 Bi-weekly

Family: \$9.99 Bi-weekly

Cancel my participation in the plan

Date of cancellation: _____

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

3. Authorization (Deduction Code 0242)

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.