

Legal Insurance from ARAG®

Designed for Florida Department of Corrections



Save Time and Money with Legal Insurance

Legal insurance helps you address everyday situations like dealing with traffic tickets, resolving warranty issues or buying a home. When you need help, don't waste time looking for the right attorney or paying costly attorney fees. ARAG offers top-performing legal insurance for you and your family.

What Do I Get for My Money?



In-Office Services: You receive access to a nationwide network of more than **12,000 credentialed attorneys** who can advise and represent you.



Telephone Advice: You can call a Network Attorney for **unlimited legal advice** to help prepare personal documents, letters or a will.



Online Resources: ARAG provides online tools and useful information to learn more about legal issues on your own. Use our **DIY Docs®** to help you create any of 300+ state-specific, legally valid documents online.



New this Year - Plan Enhancements!

With ARAG legal insurance, you have a way to protect what's important – with Network Attorney fees that are 100% paid-in-full for most legal matters.

What's even better, when you enroll you'll benefit from **16 new enhancements** for even broader legal coverage, including Bankruptcy, Estate Administration, Secondary Residence Benefits, Easement Disputes and many more !

Common Legal Issues:	Attorney Fees @ 343/hr. ¹	Network Attorney Fees with ARAG ²
Debt Collection Issues	\$2,573³	\$0
Neighbor Dispute	\$2,230³	\$0
Purchase a Home	\$2,144³	\$0
Standard Will Preparation	\$1,458³	\$0
Bankruptcy	\$3,087³	\$0
Minor Traffic Offense	\$1,115³	\$0

What Does it Cost?

UltimateAdvisor®

Individual: \$7.81 Per pay period

Family: \$9.99 Per pay period



800-247-4184

ARAGLegalCenter.com, access code 10191doc

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UltimateAdvisor® Legal Insurance Plan Details:

Count on a wide range of coverage and services, like the examples shown below, that address the family, legal and financial matters you may encounter in life:

For your organization's complete list of covered matters and coverage levels, visit ARAGLegalCenter.com, access code 10191doc.

Consumer Issues

- Auto Repair
- Buy/Sell a Car
- Consumer Fraud
- Contractors
- Insurance Disputes

Estate Planning

- Wills
- Living Wills
- Powers of Attorney
- Estate Administration

Debt

- Bankruptcy
- Debt Collection
- Garnishments

Civil Damage Defense

- Libel/Slander
- Pet-Related Matters

Small Claims Court

- Case Assistance

Family

- Adoption
- Divorce
- Domestic Violence
- Elder Law
- Guardianship
- Insanity/Infirmity
- Name Change
- Pre-Marital
- School Hearings

Real Estate

- Buy/Sell a Home
- Home Equity Loan
- Building Codes
- Zoning and Variances
- Refinance a Home
- Easements
- Foreclosure
- Neighbor Disputes

Taxes

- IRS Tax Audit
- IRS Tax Collection

Criminal Matters

- Habeas Corpus
- Juvenile
- Parental Responsibility
- Traffic without DUI**
- Suspension/Revocation
- Restoration
- Traffic Tickets

Disputes with a Landlord

- Contracts/Lease
- Eviction
- Security Deposit

Benefit Disputes

- Medicare/Medicaid
- Social Security
- Veterans

General Matters

- Affidavits
- Demand Letters
- Property Disputes
- Promissory Notes

Top Plan Uses:

- 1 Estate Planning**
Meet with an attorney to protect your life's work with a will, living will or the appropriate powers of attorney.
- 2 Family Law**
When your family faces a challenge in life, our Network Attorneys are ready to provide assistance and representation.
- 3 Traffic Tickets**
Our Network Attorneys will provide resources and assistance to help you defend a traffic offense. The Network Attorney can even represent you in court if needed.
- 4 Property Protection**
Our Network Attorneys can help you address neighbor disputes, boundary disagreements and personal loans.
- 5 Consumer Protection**
Get advice from an attorney for auto repairs, contractors, buying a car or addressing other types of fraud.

But wait, there's more!

When you select **UltimateAdvisor**, you'll also receive:

- Member access to ARAGLegalCenter.com for hundreds of articles and guidebooks as well as DIY Docs® to create legally valid documents online.
- **Financial Education and Counseling Services.**
- **Identity Theft Protection** with Credit Monitoring, ID Theft Restoration and \$1,000,000 of Identity Theft Insurance.*
- **Certified Identity Theft Case Managers** can help you protect or recover your identity.



For more information call 800-247-4184 or visit ARAGLegalCenter.com, access code 10191doc

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 Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call our toll-free number.

¹Average attorney rates in the United States of \$343 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, November 2016.

²Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter. ³Attorney costs calculated by multiplying the 2015 ARAG Claims Data by the average attorney rate in the United States of \$343 per hour for attorneys with 11-15 years of experience.

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

The Legal Needs LIFE CYCLE

ARAG

People of all ages and circumstances have legal needs. Throughout your life, you will most likely encounter many legal matters. Check out how your legal needs may change with age.



Age 11: Identity theft

Children are targeted 35 times more than adults as victims of identity theft because they have no credit history.¹ If your child's identity is stolen, an attorney can help defend you from financial losses.

Age 14: Bullying and cyberbullying

More than 3.2 million students are victims of bullying every year.² If law enforcement becomes involved, you will want an attorney to look out for your child's best interests.

Age 19: Underage drinking

If you drink before you're 21 or are caught at a party with alcohol, you can be arrested, fined or face expulsion from school. An attorney will advocate for your best interests, as something like this can have long-lasting effects on your future.

Age 25: Starting a family

Having a will is crucial for those with kids under the age of 18. If you don't name a legal guardian, the state chooses one for you in the event of the death of both parents.



Age 38: Debt issues

Maybe, like many Americans, you are dealing with massive student loan or credit card debt. Some debt collectors will use unethical and even illegal tactics. An attorney can help you understand your rights.

Age 48: Caring for an aging parent

While a fulfilling job, caregiving can also be stressful and time-consuming. Work with an attorney to help your parent prepare legal documents so that you save on stress and time.



Age 65: Estate planning

By now you should have a plan (including a will or trust and end of life documents) in place, and be regularly revisiting that plan. Make updates based on changes in your life (such as births, deaths, divorces, etc.).

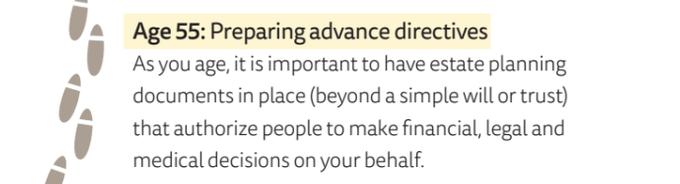
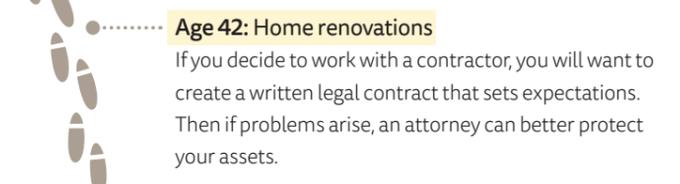
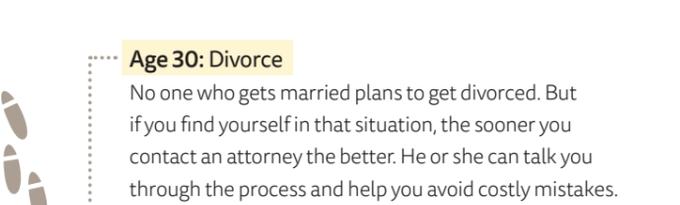
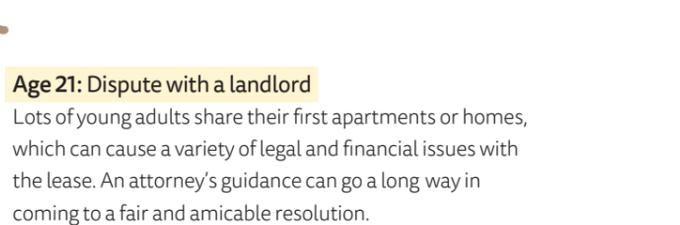
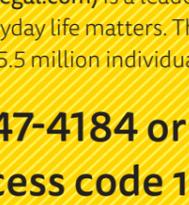
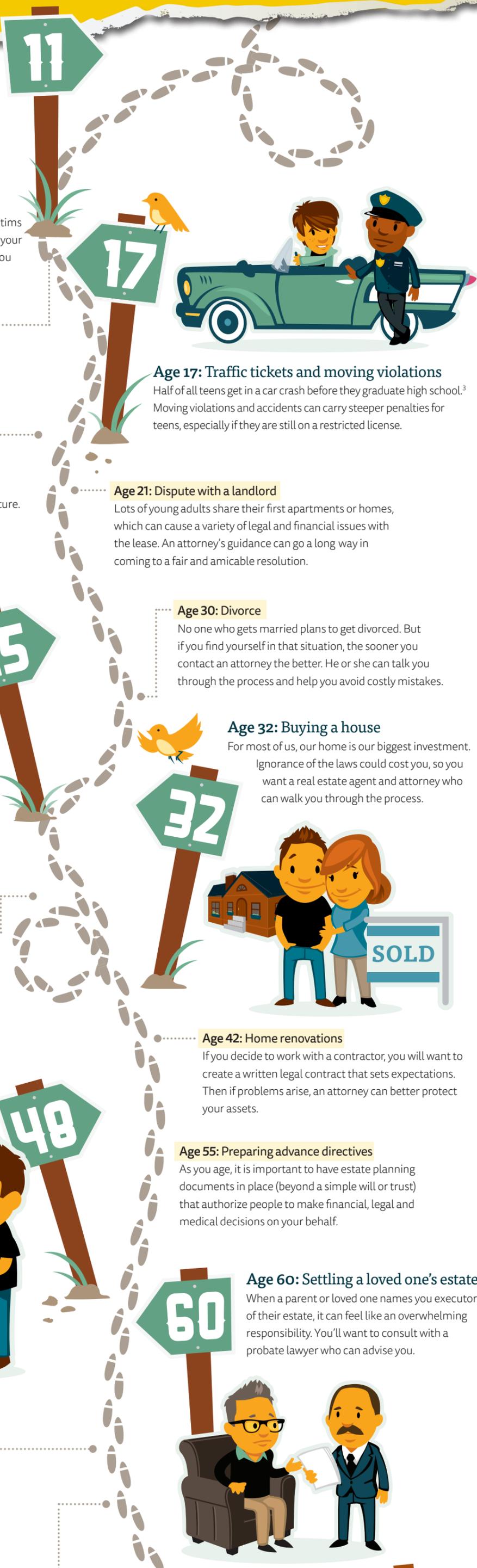
Age 70: Identity Theft

Criminals see older adults as perfect targets. You often have large savings or retirement accounts and visit medical facilities more often, which gives people easier access to records that include sensitive personal information.

¹"Child Identity Theft Report." AllClear. 2012.

²www.dosomething.org/us/facts/11-facts-about-bullying

³National Safety Council. "A Teen's Biggest Safety Threat is Sitting on the Driveway." 2015. www.nsc.org/learn/NSC-Initiatives/Pages/teen-driving.aspx



Get Legal Help Whenever You Need It
 There are going to be many situations through the years where you could benefit from an attorney's assistance. Sign up for an ARAG legal insurance plan and, when you experience a legal issue, ARAG pays 100 percent of Network Attorney fees for covered (and not excluded) matters.

About ARAG

ARAG® (www.ARAGlegal.com) is a leader in legal insurance. It provides people with affordable and reliable legal counsel for everyday life matters. The company has an international premium base of more than \$2 billion and protects 15.5 million individuals and their families worldwide.

For More Info:

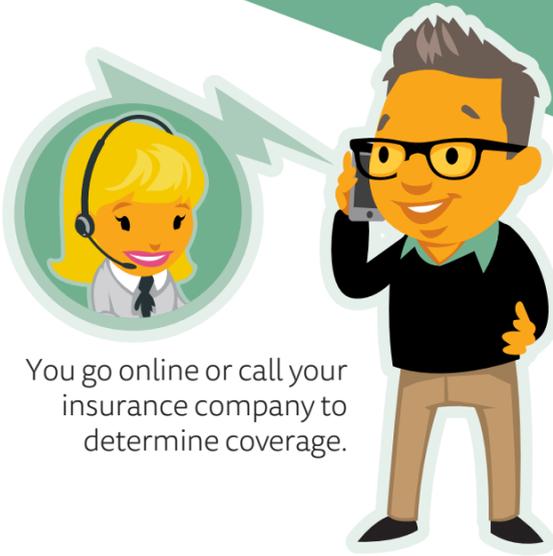
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How Legal Insurance Works Compared to Health Insurance

You have a **legal** issue that needs to be addressed by an **attorney**.

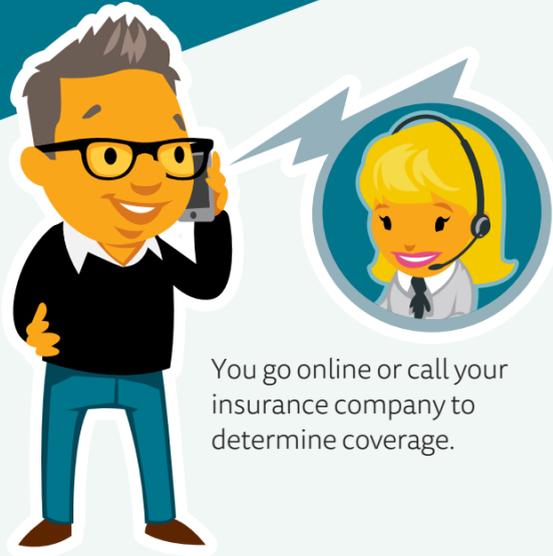
You have a **medical** issue that needs to be addressed by a **doctor**.

1.



You go online or call your insurance company to determine coverage.

2.



You go online or call your insurance company to determine coverage.



You are provided information for local **attorneys** in your network that can help you.

3.

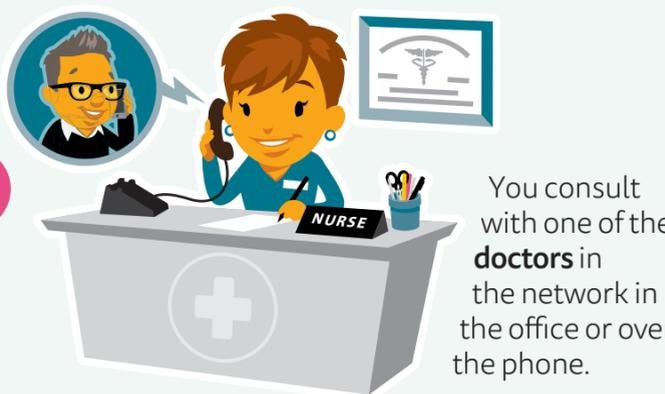


You are provided information for local **doctors** in your network that can help you.



You consult with one of the **attorneys** in the network in the office or over the phone.

4.

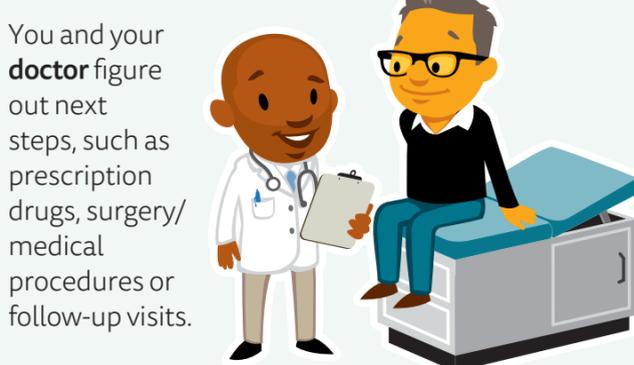


You consult with one of the **doctors** in the network in the office or over the phone.



You and your **attorney** figure out next steps, such as legal paperwork, a trial or follow-up appointments.

5.

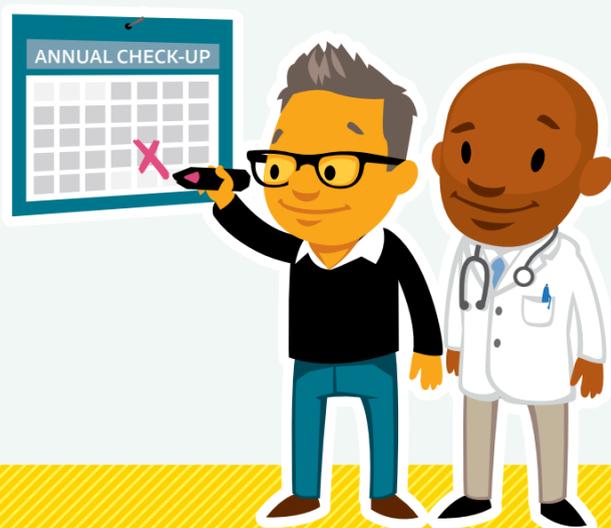


You and your **doctor** figure out next steps, such as prescription drugs, surgery/medical procedures or follow-up visits.

You may want to schedule an annual check-up with your **attorney** to review your legal matters and work to prevent serious legal issues from affecting you or your loved ones.

6.

You may want to schedule an annual check-up with your **doctor** to review your health and work to prevent medical issues.



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