



# Legal Insurance

With identity theft protection

## Employee legal matters covered

Your business now has access to **more coverage options for your employees**. Delta Dental has partnered with ARAG® Legal Insurance to offer a comprehensive legal insurance plan that:

- Provides **100% paid-in-full coverage** for most covered matters.
- Includes **identity theft protection** — for two solutions in one.
- Is now available to **employees of small and mid-sized businesses** (formerly only offered to employees of large companies).

### Why legal insurance?

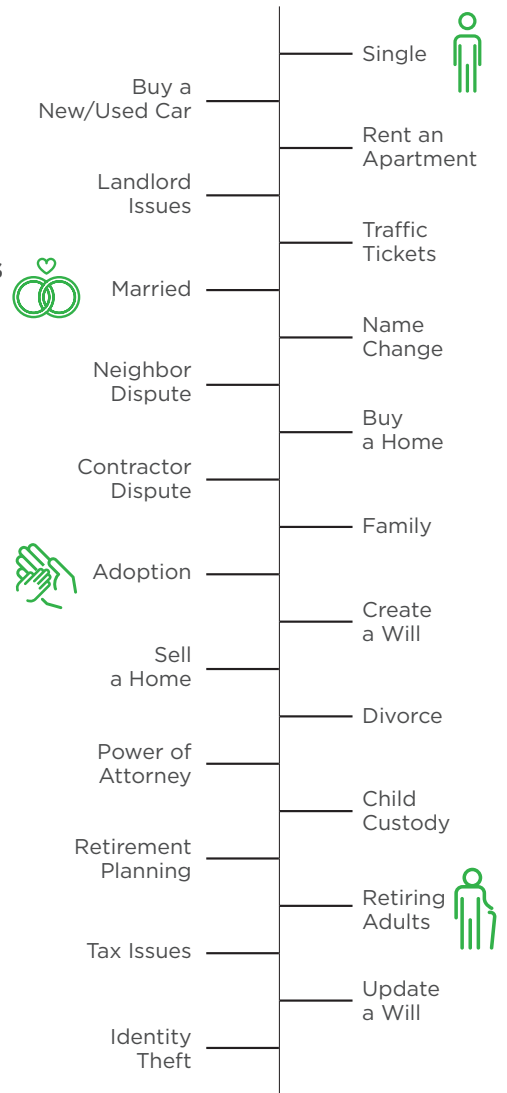
Employees regularly deal with legal events in their lives. In fact, 3 out of 4 of today's workers **experience at least one legal event per year**.<sup>1</sup>

But many times they don't realize how an attorney could help make things easier. Instead, employees spend their own time and money trying to resolve the issue — which impacts overall well-being and productivity at work.

ARAG legal insurance provides employees accessible and affordable legal support — and **members save an estimated average of 8.2 hours** when dealing with a legal issue — meaning more time to focus at work.<sup>2</sup>

**LEARN MORE AND ENROLL IN LEGAL COVERAGE**  
[deltadentalia.com/legal](https://deltadentalia.com/legal)

### Legal is Everywhere



<sup>1</sup>“How Legal and Financial Issues Impact Employee Wellness.” Russell Research for ARAG. February 2017.  
<sup>2</sup> 2020 ARAG Plan Member Satisfaction Survey.

# What Makes ARAG Legal Insurance Plans Unique?

## Alimony, Child Support and Child Custody

**Coverage:** Rely on the most comprehensive coverage available for complex and time-consuming legal matters like alimony, child support, custody and visitation rights.

**Consumer Protection:** Coverage includes written, as well as verbal and implied contracts. Plus, we cover contractor and insurance disputes, which others may not cover at all.

**Contested and Uncontested Issues:** Rely on coverage for contested and uncontested legal matters (including divorce), which is crucial when legal matters change unexpectedly.

**Conversion Policy:** If members leave their employer, they can continue legal coverage with an ARAG plan that offers similar benefits.

**Coverage Beyond Termination:** If the plan is terminated or if the member doesn't re-enroll, ARAG will provide full benefits for covered legal matters if notified within one year of the insured event.

**DIY Docs®:** Online access to a variety of legally valid documents, including state-specific templates, that can be customized.

## Financial Education and Counseling Services:

Financial counselors and online financial tools offer guidance on a variety of financial matters. Services include general financial planning counseling sessions, cash and debt management, negotiation with creditors, bill consolidation, savings and budgeting, mortgage education and more.

**Identity Theft Protection:** Access to single-bureau credit monitoring, full-service identity restoration, internet surveillance, lost wallet services, child identity monitoring, change of address monitoring and a \$1 million identity theft insurance policy.<sup>2</sup>

**Learning Center:** All employees — regardless of plan membership — have access to online resources and educational materials.



**Network Attorney Guarantee:** If a network attorney isn't located within 30 miles of a member's home or office, ARAG will find an attorney to provide full plan benefits for covered matters.



**Out-of-Network Indemnity Benefit:** Members can use an attorney outside the ARAG network and pay the attorney fees and be reimbursed up to the scheduled amount.

**Plaintiff and Defense Matters:** While other providers may only cover defense matters, ARAG members also have coverage for plaintiff matters, which occurs at a 4:1 rate<sup>1</sup> according to claims data.

**Reduced Fee Benefits:** Even if a personal legal matter is not fully covered and not excluded, we can still help members by providing them with at least 25% percent off a network attorney's normal hourly rate.

**Services for Parents/Grandparents:** Receive legal advice from attorneys plus caregiving services from eldercare advocates to address the needs of members' parents and grandparents. This includes an annual legal checkup, reduced fee benefits, access to the nation's most comprehensive eldercare database and more.

**Supplemental Legal Coverage:** Receive up to four additional hours of legal services per year from a network attorney for personal legal matters not covered and not excluded.

**Tax Services:** Receive advice from tax specialists regarding personal tax matters such as IRS audits and notifications, tax law changes, review of previous year's tax return and discounted personal tax return preparation.<sup>3</sup>



**Waiver of Premium:** ARAG can continue coverage and waive premium to help members and their dependents stay protected, such as a member's military deployment or death.

<sup>1</sup>Based on 2020 ARAG claims data.

<sup>2</sup>The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please see the plan summary document for details.

<sup>3</sup>There is a flat \$50.00 charge for each personal tax return prepared (federal, state, local) and is limited to the preparation of tax forms 1040, 1040A or 1040EZ (includes Schedule A, Schedule B and Schedule D). If the tax return requires any other schedules, an additional fee of \$60.00 per hour will be billed to the member. If a different type of personal tax return is required, the member will be billed \$60 per hour for the preparation of the return and any schedules.

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, call your broker or your Delta Dental of Iowa account manager.