

# Legal Insurance Plan (Post-Tax)

## ARAG® Legal Insurance Plan

### The Freedom and Control to Embrace Life's Opportunities

The City of Fort Lauderdale provides you with the opportunity to secure legal insurance from ARAG. It's affordable and reliable legal counsel for everyday life matters – like a dispute with a contractor, buying or selling a home, or the need for estate planning. The plan provides you with peace of mind knowing that attorney fees for most covered legal matters are 100 percent paid in full when you work with a Network Attorney. That means you'll avoid paying high-cost attorney fees, which currently average \$347 per hour.

### Choose a Plan that Empowers You and Enroll Today!

Take a proactive step toward embracing life's opportunities, with fewer worries when you enroll in one of the following legal plans:

#### Post-Tax

Family Coverage	UltimateAdvisor	UltimateAdvisor Plus
Bi-weekly	\$7.61	\$10.15

### Resolve Your Legal Issues with a Network Attorney by Your Side

When a life event turns into a legal issue, ARAG will be there for you, backed by a nationwide network of more than 9,300 credentialed attorneys. They can review or prepare documents, make follow-up calls or write letters on your behalf, provide legal advice and consultation, and represent you in court. Rely on legal help and protection with a wide range of covered services.

	UltimateAdvisor	UltimateAdvisor Plus
<b>Civil Damage Claims (Defense)</b>		
Civil Damage	✓	✓
Pet-Related Matters	✓	✓
<b>Consumer Protection Issues</b>		
Auto Repair	✓	✓
Buying a New or Used Vehicle	✓	✓
Consumer Fraud	✓	✓
Consumer Protection for Goods or Services	✓	✓
Home Improvement/Contractor Issues	✓	✓
Personal Property Protection	✓	✓
<b>Criminal Matters</b>		
Habeas Corpus	✓	✓
Juvenile Matters	✓	✓
Misdemeanor Matters		✓
<b>Debt-Related Matters</b>		
Bankruptcy (Chapter 7 & 13)	✓	✓
Debt Collection Matters	✓	✓
Garnishment	✓	✓
<b>Family Law</b>		
Adoption	✓	✓
Domestic Violence	✓	✓
Guardianship/Conservatorship	✓	✓
Incapacity	✓	✓
Name Change	✓	✓
Parental Responsibilities	✓	✓
Pre-Marital Agreements	✓	✓
Divorce/Annulment/Separation Uncontested	✓	✓
Divorce/Annulment/Separation Contested (up to 10 hours)	✓	✓

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	UltimateAdvisor	UltimateAdvisor Plus
Divorce/Annulment/Separation Contested (up to 15 hours)		✓
Defense of Alimony Modification (Up to 8 hours)		✓
Child Custody Modification Defense (Up to 8 hours)		✓
Enforcement of Child Support (Up to 8 hours)		✓
Caregiving (annual check-up)		✓
School Issues		✓
<b>Government Benefits</b>		
Medicare/Medicaid Disputes	✓	✓
Social Security Disputes	✓	✓
Veterans Benefits Disputes	✓	✓
<b>Landlord/Tenant Matters</b>		
Contracts/Lease Agreements	✓	✓
Eviction	✓	✓
Security Deposits	✓	✓
Tenant Disputes with a Landlord	✓	✓
<b>Preventative Legal Services</b>		
Document Preparation of Deeds, Mortgages, Affidavits, Demand Letters, Promissory Notes	✓	✓
Other Coverage (up to 4 hours per year)		✓
<b>Real Estate Matters</b>		
Building Codes/Zoning Variances	✓	✓
Buying/Selling a Home (primary residence)	✓	✓
Buying/Selling a Secondary Home	✓	✓
Foreclosure (primary residence)	✓	✓
Home Improvement/Contractor Issues	✓	✓
Neighbor Disputes/Easements (primary residence)	✓	✓
Neighbor Disputes/Easements (secondary residence)	✓	✓
Real Estate Disputes (primary residence)	✓	✓
Real Estate Disputes (secondary residence)	✓	✓
Refinancing (primary residence)	✓	✓
<b>Small Claims Court</b>		
Small Claims Court Issues	✓	✓
<b>Tax Issues</b>		
IRS Audit Protection	✓	✓
IRS Collection Defense	✓	✓
<b>Traffic Matters without DWI</b>		
Drivers License Suspension, Revocation and Restoration	✓	✓
Traffic Tickets (1x per year)	✓	
Traffic Tickets (unlimited)		✓
<b>Wills and Estate Planning</b>		
Codicil	✓	✓
Complex Will	✓	✓
Durable/Financial Power of Attorney	✓	✓
Estate Administration (Up to 9 hours)	✓	✓

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	UltimateAdvisor	UltimateAdvisor Plus
Health Care Power of Attorney	✓	✓
Irrevocable Trust		✓
Living Will	✓	✓
Revocable Trust		✓
Standard Will	✓	✓

## Pre-existing and personal legal matters not listed above

For any legal matters not covered and not excluded, you can still receive at least 25 percent off the Network Attorney's normal rates.

For additional details regarding your plan's specifically-covered services, visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com) and enter Access Code 18107cfl.

## Call for questions or legal assistance

You can also get assistance from trusted professionals and an award-winning Customer Care Center, with specialists who will help you navigate your legal issues. You'll benefit from the following services:

	UltimateAdvisor	UltimateAdvisor Plus
<b>Call a Network Attorney</b> who can provide legal advice and help you better understand your covered legal issues and how to address them. Plus, they can help you review or prepare documents, including a Standard Will.	✓	✓
Receive <b>Financial Education and Counseling Services</b> on a wide range of financial topics - cash and debt management, budgeting, retirement planning, federal tax information and more - from a certified Financial Counselor.		✓
With <b>Immigration Services</b> , you can always speak with a Network Attorney over the phone who can offer legal advice and consultation, file and process applications or petitions, provide guidance regarding immigration benefits, asylum, business visas and much more.	✓	✓
Rely on <b>Identity Theft Services</b> provided by Customer Care Specialists who have earned the Certified Identity Theft Risk Management Specialist (CITRMS) <sup>®</sup> designation. They can guide you through the steps of prevention and are there to assist you in recovery if your identity is stolen.	✓	✓
Look to <b>Caregiving Services</b> for legal advice from Network Attorneys who focus on Elder Law issues, as well as caregiving services from Eldercare Specialists to assist you with your parents' and grandparents' everyday lives.		✓

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## Go online to learn more about legal issues

Your path to legal protection starts with easy-to-use online resources at ARAGLegalCenter.com to help you handle legal issues on your own, including:

	UltimateAdvisor	UltimateAdvisor Plus
<b>The Education Center™</b> contains Guidebooks, hundreds of articles, newsletters and more to help you learn more about everyday legal issues.	✓	✓
<b>DIY Docs®</b> offer the convenience and control of creating your own state-specific, legally-valid documents online.	✓	✓
<b>Online Financial Tools</b> help you map out a solid financial strategy with a self-guided money management tool, online chat feature with a Financial Counselor, educational articles, calculators and more.		✓
<b>Caregiving Resources</b> inform you about the financial, legal and emotional aspects of caring for your parents and grandparents.		✓

**Identity Theft Protection** provides a formidable **front line of protection** against identity theft. This service includes:

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

Visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com) and enter Access Code 18107cfl to learn more about what these plans offer, research specific legal topics and more. Or call **800-247-4184** to speak with an ARAG Customer Care Specialist.

Schedule an appointment with a benefits counselor to learn more and determine if Arag's **Legal Insurance** plan is right for you. Schedule an appointment online at [www.myenrollmentschedule.com/lauderdale](http://www.myenrollmentschedule.com/lauderdale) or by calling **1-866-998-2915**.

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.

\*Average attorney rates in the United States of \$323 per hour for attorneys with 11 to 15 years of experience, The Survey of Law Firm Economics: 2014 Edition, The National Law Journal and ALM Legal Intelligence, July 23, 2014.