Additional Services

More Coverage Means Fewer Worries for You

ARAG
Legal Insurance

Legal things in life often go hand-in-hand with other challenges like credit and debt problems, medical challenges and legal affairs of a loved one or identity theft. ARAG® offers the following services in addition to our legal coverage to provide greater value — and it's all part of one affordable legal insurance plan.

Identity Theft Protection

You can monitor your personal identity and information, plus access services that help if you're a victim of identity theft or fraud. Services include:

Identity Theft Insurance*

Coverage up to $1 million for expenses associated with restoring your identity, including legal costs, loss of income, fraudulent withdrawals and more.

Full-Service Identity Restoration

Restoration specialists use a limited power of attorney to restore your identity with lenders, credit bureaus, the state, county courts and more.

Single-Bureau Credit Monitoring

Informs you of changes to your credit file — including credit inquiries, new loans, new credit cards, delinquencies and more.

Change of Address Monitoring

Alerts you if a change of address request has been submitted to the U.S. Postal Service for your address.

Internet Surveillance

Monitors thousands of websites and millions of data points, alerting you if your personal information is found being bought or sold online.

Child Identity Monitoring

Tracks your minor children's personal information and Social Security numbers for activity on the dark web. It also monitors a minor child's Social Security number to identify credit information associated with their identity.

Lost Wallet Services

Restoration specialists help cancel and replace documents such as credit and debit cards, driver's license, Social Security cards, checkbooks, insurance cards and more.

Caregiving Services

As your parents and grandparents age and deal with health issues, odds are good that you will play a part in providing care. We offer the following services to help you prepare and be there for your loved ones:

Legal Hotline

Parents/grandparents can address elder law issues with an attorney and ask questions over the phone.

Annual Legal Check-Up

Meet with a network attorney once a year to help plan for a parent's or grandparent's legal needs.

Reduced Legal Fees

Reduced fees for parents/grandparents can receive at least 25 percent off normal network attorney rates for most elder law issues.

Caregiving Support Services

Eldercare advocates will develop care plans to meet the needs of your parents/grandparents and negotiate discounts for facilities when available.

Online Caregiving Resources

- Quality-of-care ratings and reports for care facilities
- Access to the nation's most comprehensive eldercare database, with more than 100,000 long-term care providers
- Caregiving guidebook

Financial Education and Counseling Services

The majority of Americans today face the challenges of being in debt while trying to save for the future. With this added service, members can call a financial counselor who will consult with them on financial issues, including:

- Cash and debt management
- Student loan debt
- Savings and budgeting
- Asset allocation
- Credit reports
- Insurance
- IRAs and 401(k)s
- Mortgage education
- Investments and risks

Debt Management Plan

Counselors help you put together a plan to manage debt, which may include consolidating bill payments and negotiating lower payments.

Online Financial Tools

- Articles, newsletters and podcasts with interactive education modules
- Money management tool
- Calculators
- Worksheets, checklists and charts

Tax Services

Stress less about taxes with this service that provides year-round access to experienced tax specialists.
You can call for a one-on-one consultation if you have questions or need advice regarding personal, non-business related tax matters. Services include:

- Tips for state or federal filing of personal taxes.
- Explanation of tax law changes.
- Research on complex personal tax matters.
- Advice regarding IRS audits and notifications.
- Review of last year's personal tax return.
- Discounted personal tax return preparation. **

Common tax-related issues tax specialists address include:

- Determining how inheritance paid to beneficiaries will be taxed.
- Retirement savings accounts and Social Security benefits are taxed.
- Deducting mortgage interest and property taxes after buying a new home.

For more information, call 800-247-4184. Or visit ARAGlegal.com, access code 12345abc

* 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.

**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, GuideOne® Mutual Insurance Company 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 800-758-2860.