



State of California Plan Details

NOTE: This is a summary of services provided with State Group Legal Plan. For detailed coverage information, please see "Covered Services" on the ARAG Legal Center (www.ARAGLegalCenter.com, Access Code: 10202soc) or contact the ARAG Customer Care Center toll-free at 866-762-0972 Monday-Friday, 5:00 a.m. - 5:00 p.m. Pacific time.

The comprehensive legal plan covering all phases of life.

Learn more about the types of legal issues covered and how you can use your plan. If you can't find what you're looking for or have questions, please contact us.

Covered Services

Bankruptcy

Bankruptcy - Chapter 13

- You can work with an attorney who will help you with a personal, non-business bankruptcy or Chapter 13 proceedings. Services include initial advice from an attorney through filing or confirmation of the bankruptcy.

Bankruptcy - Chapter 13 is a covered service within the Personal Bankruptcy benefit. Each family is limited to one use per plan year within the Personal Bankruptcy benefit.

You are eligible for this benefit six months after your plan effective date.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Bankruptcy - Chapter 7

- You can work with an attorney who will help you with a personal, non-business bankruptcy or Chapter 7 proceedings. Services include initial advice from an attorney through filing or confirmation of the bankruptcy.

Bankruptcy - Chapter 7 is a covered service within the Personal Bankruptcy benefit. Each family is limited to one use per plan year within the Personal Bankruptcy benefit.

You are eligible for this benefit six months after your plan effective date.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
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Consumer Protection



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Auto repair

- An attorney will advise, consult and represent you if you are in a dispute over a good you have purchased or terms of service you have hired.

Auto Repair is a covered service within the Consumer Protection benefit. Each family is limited to one use per plan year within the Consumer Protection benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Buying a new or used automobile

- An attorney will advise, consult and represent you if you are in a dispute over a good you have purchased or terms of service you have hired.

Buying a New or Used Automobile issues are a covered service within the Consumer Protection benefit. Each family is limited to one use per plan year within the Consumer Protection benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
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Consumer Fraud (scams and telemarketing)

- An attorney will advise, consult and represent you if you are in a dispute over a good you have purchased or terms of service you have hired.

Consumer Fraud is a covered service within the Consumer Protection benefit. Each family is limited to one use per plan year within the Consumer Protection benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Consumer Protection for Goods or Services

- You can work with an attorney who will advise, consult and represent you if you are in a dispute over a good you have purchased or terms of service you have hired.

Consumer Protection for Goods or Services is a covered service within the Consumer Protection benefit. Each family is limited to one use per plan year within the Consumer Protection benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review



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- Follow-up Calls and Letters

Credit Record

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Home Improvement / Contractor Issues

- An attorney will advise, consult and represent you if you are in a dispute over a good you have purchased or terms of service you have hired.

Home Improvement/Contractor Issues are a covered service within the Consumer Protection benefit. Each family is limited to one use per plan year within the Consumer Protection benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Insurance Disputes (home, auto, long-term care)

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Personal Property Disputes

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
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Court / Small Claims / Mediation



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Court / Mediation

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
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Small Claims Court Issues / Representing Yourself

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Criminal

Expungement

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
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Felony Matters

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
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Habeas Corpus

- You can work with an attorney who will represent you in any legal action to determine if you are being held in jail legally.

Habeas Corpus is a covered service within the Habeas Corpus benefit. Each family is limited to one use per plan year within the Habeas Corpus benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice



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- Document Review
- Follow-up Calls and Letters

Juvenile Matters

- You can work with an attorney who will represent your child (if covered by the plan) if misdemeanor or felony charges are filed against your child in juvenile court. Your child must be charged as a minor.

Juvenile Matters are a covered service within the Juvenile Court Proceedings benefit. Each family is limited to one use per plan year within the Juvenile Court Proceedings benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Misdemeanor Matters

- You can work with an attorney who will represent you if criminal misdemeanor charges are filed against you. Charges involving driving while intoxicated (DUI/DWI) are not covered.

Misdemeanor is a covered service within the Defense of Criminal Misdemeanor Charges benefit. Each family is limited to one use per plan year within the Defense of Criminal Misdemeanor Charges benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Vehicular Homicide

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
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Divorce

Contested Divorce / Annulment / Separation

- The named insured can work with an attorney on a contested divorce, legal separation or annulment. Up to 25 hours of an attorney's time is paid to represent the named insured in a contested divorce, legal separation or annulment. The "named insured" is the person who pays for the policy. Contested means the couple do not agree about the terms and the court will need to hear from both parties and make decisions based on law.

If you need additional hours, you may work with an attorney at a reduced rate.



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Contested Divorce/Annulment/Separation is a covered service within the Dissolution of Marriage or Domestic Partnership benefit. Each family is limited to one use per plan year within the Dissolution of Marriage or Domestic Partnership benefit.

You are eligible for this benefit six months after your plan effective date.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
- Document Review
- Follow-up Calls and Letters

Uncontested Divorce / Annulment / Separation

- The named insured can work with an attorney on an uncontested divorce, legal separation and/or annulment of marriage. (Uncontested means the couple generally agree about the terms of the divorce and the court will not need to make decisions such as how property is divided. The "named insured" is the person who pays for the policy.)

Uncontested Divorce/Annulment/Separation is a covered service within the Dissolution of Marriage or Domestic Partnership benefit. Each family is limited to one use per plan year within the Dissolution of Marriage or Domestic Partnership benefit.

You are eligible for this benefit six months after your plan effective date.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
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Drivers License and Traffic Tickets

Drivers License Restoration

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
- Document Review
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Drivers License Suspension/Revocation

- You can work with an attorney for legal services that protect your driving privileges if you receive a traffic violation that will suspend or revoke your license if you are found guilty. Charges that are not covered include driving while intoxicated or parking tickets.

Drivers License Suspension/Revocation is a covered service within the Defense of Traffic Charges benefit. Each family is limited to one use per plan year within the Defense of Traffic Charges benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
- Document Review



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Driving / Operating While Intoxicated

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
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Traffic Tickets

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
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Family / Immigration

Adoption

- You can work with an attorney who will advise, consult, negotiate, prepare paperwork and represent you in court, if needed, to help you gain legal custody of a minor child.

Adoption is a covered service within the Adoption Proceedings benefit. Each family is limited to one use per plan year within the Adoption Proceedings benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
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Domestic Violence (Restraining Order)

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
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Guardianship / Conservatorship

- You can work with an attorney who will represent you in court if you are naming someone to be responsible for another person's financial assets.

Guardianship/Conservatorship is a covered service within the Establishment of Guardianship/Conservatorship benefit. Each family is limited to one use per plan year within the Establishment of Guardianship/Conservatorship benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
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Immigration Assistance

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.

Incapacity

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Name Change

- You can work with an attorney who will represent you if you want to petition the court to change a name.

Name Change is a covered service within the Name Change benefit. Each family is limited to one use per plan year within the Name Change benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
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Parenting / Parental Responsibilities

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
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Pet Related Matters

• You can work with an attorney who will advise, consult and represent you if you are sued for damage your pet may have caused. If your homeowners insurance, or other coverage, already covers this claim, then the claim is not covered.

Pet Related Matters are a covered service within the Defense of Civil Damage benefit. Each family is limited to one use per plan year within the Defense of Civil Damage benefit.

You are eligible for this benefit six months after your plan effective date.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
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School Issues

• If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Financial and ID Theft

Civil Damage (Libel/Slander)

• You can work with an attorney who will advise, consult and represent you (if needed) if you are being sued for damages you allegedly caused. Damages caused by an automobile, boat or any other type of motor vehicle are not covered. If another insurance plan, such as auto or homeowners, already covers this claim, then the claim is not covered. Claims involving debt collection matters are not covered.

Civil Damage is a covered service within the Defense of Civil Damage benefit. Each family is limited to one use per plan year within the Defense of Civil Damage benefit.

You are eligible for this benefit six months after your plan effective date.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
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Debt Collection Matters

• You can work with an attorney if you are defending yourself in a debt collection action over a good or service you've purchased.

Debt Collection is a covered service within the Debt Collection Defense benefit. Each family is limited to one use per plan year



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within the Debt Collection Defense benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
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Garnishment

- You can work with an attorney if you are defending yourself in a garnishment or lien action.

Garnishment is a covered service within the Debt Collection Defense benefit. Each family is limited to one use per plan year within the Debt Collection Defense benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

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Identity Theft

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or talk about specific identity theft issues.
- You can receive credit monitoring, which tracks your credit file and immediately informs you of any activities or changes – including loan applications, credit card activations or purchases.
- You can rely on Internet surveillance, which monitors thousands of websites and millions of online data points and alerts you if your personal information is traded or sold.
- With Child Monitoring, you're able to protect a child's information from identity theft by registering and tracking their data.
- You can talk with a Certified Identity Theft Restoration Specialist who will:
 - Provide you with a full-service identity restoration service. Through a Limited Power of Attorney, a Restoration Specialist is able to act on your behalf to restore your identity.
 - Assist in canceling and reissuing personal documents such as credit cards, driver's license, and Social Security cards, if your wallet or personal identity information is lost or stolen.
 - Assist you with filing an identity theft claim under the \$1 Million Identity Theft Insurance policy for expenses associated with restoring your identity.

Medicare/Medicaid

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
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Personal Injury Claims

- A Network Attorney can represent you on a contingent fee basis or "no win, no fee" agreement. If you don't win the case, you're not responsible for paying the attorney's fees, however, you will need to pay expenses such as filing fees or deposition



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costs that the attorney incurred when pursuing your lawsuit. If you win the case, your attorney is paid a fixed percentage from the money you are awarded. Plus, you will need to pay the attorney for any expenses incurred. Under your plan, the contingent fee cannot exceed 25% of the amount awarded before or after trial. If the issue is only successfully resolved after an appeal, the contingent fee cannot exceed 30% of the amount awarded.

• You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
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Social Security

• If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.

• You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
- Document Review
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Veterans Benefits

• If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.

• You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
- Document Review
- Follow-up Calls and Letters

Internet Law

Internet Law

• If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.

• You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
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Landlord / Tenant Matters

Contracts / Lease Agreements

• If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.

• You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:



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Eviction

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
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Security Deposit

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Tenant Disputes with a Landlord

- You can work with an attorney who will advise, consult and represent you if you're the defendant in a dispute with your landlord over a debt collection matter as a renter/tenant.

Tenant Debt Collection is a covered service within the Debt Collection Defense benefit. Each family is limited to one use per plan year within the Debt Collection Defense benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Marriage

Marriage / Living Together

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
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Post-marital Agreement

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Pre-marital Agreement

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
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Post Divorce Matters

Alimony

- You can work with an attorney who will represent you if you want to take action to enforce an existing alimony decree. (Up to 15 hours of an attorney's time is covered.)

You can work with an attorney who will represent you if a legal action to change or enforce an existing alimony decree is filed against you. (Up to 15 hours of an attorney's time is covered.)

If you need additional hours, you may work with an attorney at a reduced rate.

Alimony is a covered service within the Motion to Modify/Enforce benefit. Each family is limited to one use per plan year within the Motion to Modify/Enforce benefit.

You are eligible for this benefit six months after your plan effective date.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Child Custody

- You can work with an attorney who will represent you if you want to take action to enforce an existing child custody decree. (Up to 15 hours of an attorney's time is covered.)

You can work with an attorney who will represent you if a legal action to change or enforce an existing child custody decree is filed against you. (Up to 15 hours of an attorney's time is covered.)



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If you need additional hours, you may work with an attorney at a reduced rate.

Child Custody is a covered service within the Motion to Modify/Enforce benefit. Each family is limited to one use per plan year within the Motion to Modify/Enforce benefit.

You are eligible for this benefit six months after your plan effective date.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
- Document Review
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Child Support

- You can work with an attorney who will represent you if you take legal action to enforce child support orders against another. (Up to 15 hours of an attorney's time is covered.)

You can work with an attorney who will represent you if a legal action to change or enforce an existing child support decree is filed against you. (Up to 15 hours of an attorney's time is covered.)

If you need additional hours, you may work with an attorney at a reduced rate.

Child Support is a covered service within the Motion to Modify/Enforce benefit. Each family is limited to one use per plan year within the Motion to Modify/Enforce benefit.

You are eligible for this benefit six months after your plan effective date.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
- Document Review
- Follow-up Calls and Letters

Real Estate and Home Ownership

Building Codes

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
- Document Review
- Follow-up Calls and Letters

Buying a Home

- You can work with an attorney who will review documents, prepare your final contract for sale and attend your closing when you buy your primary residence. (Your principal residence is generally the place where you usually live.)

Buying a Home is a covered service within the Real Estate Matters benefit. Each family is limited to one use per plan year within



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the Real Estate Matters benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
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Deeds

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
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Easements

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
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Foreclosure

- You can work with an attorney who will advise, consult and represent you (if needed) if you are facing foreclosure. (Issues regarding rental or commercial property are not covered.)

Foreclosure is a covered service within the Debt Collection Defense benefit. Each family is limited to one use per plan year within the Debt Collection Defense benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
- Document Review
- Follow-up Calls and Letters

Home Improvement / Contractor Issues

- An attorney will advise, consult and represent you if you are in a dispute over a good you have purchased or terms of service you have hired.

Home Improvement/Contractor Issues are a covered service within the Consumer Protection benefit. Each family is limited to one use per plan year within the Consumer Protection benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice



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Neighbor Disputes

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
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Promissory Note

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
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Property Taxes

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
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Real Estate Disputes

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Refinancing

- You can work with an attorney who will advise and consult with you in-office on issues related to the refinancing of your primary residence. (Your primary residence is generally considered to be the place where you usually live.)

Refinancing is a covered service within the Real Estate Matters benefit. Each family is limited to one use per plan year within the Real Estate Matters benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific
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issues for any of these services:

- General Legal Advice
- Document Review
- Follow-up Calls and Letters

Selling a Home

• You can work with an attorney who will advise, consult and represent you when selling your principal residence. This includes reviewing documents, preparing the final contract and attending your mortgage closing. (Your principal residence is generally considered to be the place where you usually live.)

Selling a Home is a covered service within the Real Estate Matters benefit. Each family is limited to one use per plan year within the Real Estate Matters benefit.

• You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
- Document Review
- Follow-up Calls and Letters

Zoning Variance/Eminent Domain

• If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.

• You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
- Document Review
- Follow-up Calls and Letters

Tax Issues

Federal IRS Tax Audit

• If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.

• You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
- Document Review
- Follow-up Calls and Letters

Federal IRS Tax Collection

• If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.

• You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
- Document Review
- Follow-up Calls and Letters



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Property Taxes

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

State Tax Audit

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

State and Local Taxes

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Tax Services

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Wills, Trusts and Estate Planning

Durable / Financial Power of Attorney

- You can work with an attorney who can prepare a document that gives someone else the right to make certain decisions for you if you become physically or mentally unable to make them for yourself.

Durable/Financial Power of Attorney is a covered service within the Estate Planning benefit. Each family is limited to one use per



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plan year within the Estate Planning benefit.

- A family member can work with an attorney who can prepare a document that gives someone else the right to make certain decisions for them if they become physically or mentally unable to make them for themselves.

You must be appointed as the legal guardian or conservator of the family member.

Durable/Financial Power of Attorney is a covered service within the Elder Law benefit. Each family is limited to one use per plan year within the Elder Law benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Standard Will Preparation
 - Living Will and Durable Powers of Attorney Preparation
 - Document Review
 - Specific Document Preparation
 - Follow-up Calls and Letters

Estate Administration

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Healthcare Power of Attorney

- You can work with an attorney to help you prepare a document that gives someone else the right to make healthcare decisions for you if you become physically or mentally unable to make them for yourself.

Healthcare Power of Attorney is a covered service within the Estate Planning benefit. Each family is limited to one use per plan year within the Estate Planning benefit.

- A family member can work with an attorney to help them prepare a document that gives someone else the right to make healthcare decisions for them if they become physically or mentally unable to make them for themselves.

You must be appointed as the legal guardian or conservator of the family member.

Healthcare Power of Attorney is a covered service within the Elder Law benefit. Each family is limited to one use per plan year within the Elder Law benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Standard Will Preparation
 - Living Will and Durable Powers of Attorney Preparation
 - Document Review
 - Specific Document Preparation
 - Follow-up Calls and Letters



Inheritance Rights

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Irrevocable Trust

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.
- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Document Review
 - Follow-up Calls and Letters

Living Will

- You can work with an attorney who can create a document that states what medical care you want, and do not want, if you become incapable of communicating your own wishes.

Living Will is a covered service within the Estate Planning benefit. Each family is limited to one use per plan year within the Estate Planning benefit.

- A family member can work with an attorney who can create a document that states what medical care they want, and do not want, if they become incapable of communicating their own wishes.

You must be appointed as the legal guardian or conservator of the family member.

Living Will is a covered service within the Elder Law benefit. Each family is limited to one use per plan year within the Elder Law benefit.

- You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:
 - General Legal Advice
 - Standard Will Preparation
 - Living Will and Durable Powers of Attorney Preparation
 - Document Review
 - Specific Document Preparation
 - Follow-up Calls and Letters

Revocable Trust (Living Trust)

- If an issue isn't specifically excluded from your plan, you may still work with an ARAG Network Attorney and receive at least 25% off the attorney's normal rate.



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• You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
- Document Review
- Follow-up Calls and Letters

Wills / Codicils

• You can work with an attorney who can create a Will for you or can create husband and wife Will(s). Your Will can include testamentary trust provisions, which means the trust is created by the Will and becomes active at your death. There are many types of testamentary trusts available and an attorney will help you decide what's right for your situation. Estate planning or tax planning services that aren't related to the trust document are not covered.

Standard Will is a covered service within the Estate Planning benefit. Each family is limited to one use per plan year within the Estate Planning benefit.

• A family member can work with an attorney who can create a standard Will. The Will can include language that creates a trust for their dependent children.

You must be appointed as the legal guardian or conservator of the family member.

Standard Will is a covered service within the Elder Law benefit. Each family is limited to one use per plan year within the Elder Law benefit.

• You can contact a Network Attorney by telephone as often as necessary to ask general questions or to talk about specific issues for any of these services:

- General Legal Advice
- Standard Will Preparation
- Living Will and Durable Powers of Attorney Preparation
- Document Review
- Specific Document Preparation
- Follow-up Calls and Letters

Other

General In-Office

• You can work with an attorney who will advise, negotiate, prepare documents and review documents for all legal matters not otherwise covered or excluded. Coverage is limited to one hour per calendar quarter per family. Hours cannot be accumulated.

If you need additional hours, you may work with an attorney at a reduced rate.

Major Trial

• The Major Trial benefit applies to any legal matter covered by your plan. If you use a Network Attorney, it covers all aspects involved when taking a case to court. If you use an attorney that is not in the ARAG Network, your plan covers the attorney costs of representing you in court beginning on the fifth day of trial. Costs are not paid in full. Please check your plan documents for the maximum amount your plan will allow.

Major Trial is a covered service within the Major Trial benefit. Each family is limited to one use per plan year within the Major Trial benefit.



Exclusions

The policy does not provide benefits for the following:

1. Legal actions involving the State (as either plaintiff or defendant), any of its agencies or departments, any of its insurers or administrative subcontractors (e.g. consultants, third-party administrators) or any of the labor organizations associated with the State or otherwise related to the individual's employment.
2. Services to a spouse or dependent against the interest of the named insured.
3. Services performed by an attorney who is related to the covered individual by blood or marriage.
4. Probating of estates.
5. Preparing or filing of patents, copyrights, or trademarks.
6. Judicial appeal, class action, intervention and amicus curiae filings.
7. Legal proceedings which began prior to being covered under the group legal plan.
8. Legal services regarding any matters arising out of the individual's occupation, profession, business interests, business transactions, business pursuits, partnership or corporate.
9. Workers' compensation and unemployment compensation.
10. Fines, title insurance costs, subpoenas, assessments, filing fees, reporters' fees, court costs, penalties, expert witness fees and other related expenses.
11. Legal services provided outside of the United States and Canada.

LEGAL ADVICE ONLY may be obtained under Preventative Law for the following Exclusions:

12. Contingency fee cases and similar matters for which a fee is normally allowed by law.
13. Any legal proceeding in which a plan member is entitled to legal representation or reimbursement for the costs, from any source other than this plan.
14. Any action brought in Small Claims Court.
15. Preparing, completing or filing of a federal, state or local tax return.
16. Matters related to structural damage to dwellings, appurtenances and paved surfaces.

Telephone Legal Services cannot be provided for: Exclusions 1, 2, 8 and 9.

- Matters, which in the opinion of the Telephone Legal Firm, may not ethically or appropriately be handled over the telephone;
- Matters which require, in your and/or the Telephone Legal Firm's opinion, your personal presence in an attorneys office or your direct and personal representation by another attorney or specialist; and
- Matters outside the jurisdiction of the United States of America or Canada.

Reduced Fee Legal Services cannot be provided for:

- Exclusions 1, 2, 8 and 9.
- Legal representation deemed by us to be lacking merit or representation that is, in the judgment of the providing attorney, in violation of attorney ethics rules; and Immigration matters. Non-covered
- Immigration matters are available for a reduced fee. Depending on the matter, attorneys will provide reduced fees up to 25%.

For a complete list of Exclusions please call the Customer Care Center.

For More Information

For more detailed plan information, visit the ARAG Legal Center at www.ARAGLegalCenter.com and enter Access Code 10202soc. Or, simply call the ARAG Customer Care Center at 866-762-0972 Monday-Friday, 5:00 a.m. - 5:00 p.m. Pacific time.

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