

ARAG® Legal Insurance Plan



What if I have a legal concern that existed before I became insured under the ARAG Legal Plan?

Coverage for pre-existing matters is included as long as the legal action or charge is filed and the attorney is first retained after the effective date of the policy. (Most attorneys' fees are 100 percent paid-in-full for covered matters when a Network Attorney is used.) Coverage is provided for matters in process at the time of termination of employment or plan termination. Coverage is provided anywhere in the United States.

How to Use Legal Benefits

You can use your ARAG Legal Plan as soon as you need to, with NO waiting periods, in the following ways:

- 1. Legal Advice and Consultation:** Insured employees can reach a Network Attorney by calling 1.800.360.5567, Monday - Friday, 8 a.m. - 8 p.m., ET.
- 2. Legal Representation Services – Network Attorney:** Contact the Network Attorney of your choice and identify yourself as an insured M-DCPS employee and ARAG member. The Network Attorney will file a claim with ARAG to receive payment and, for most covered benefits, attorney fees are 100 percent paid-in-full. You will be responsible for any filing fees, court costs and miscellaneous costs, such as photocopying.
- 3. Legal Representation Services – Non-Network Attorney/Indemnity Coverage:** You may choose to use an attorney not in the network and be reimbursed by ARAG up to schedule maximums by submitting a claim form and your attorney's billing statement directly to ARAG. Claim forms can be obtained by calling the ARAG Customer Care Center at 1.800.360.5567, Monday - Friday, 8 a.m. - 8 p.m., ET or by logging in as a member at www.ARAGLegalCenter.com and clicking on the "Find an Attorney" tab and the "Non-Network Attorney Claim Form" link.

How to Select ARAG Legal Benefits

You may cover yourself and your family by selecting the ARAG Legal Plan under the Employee-Paid FlexPlan Benefits section of the online enrollment.

How does the legal coverage benefit affect taxes?

According to IRS rules, the Legal Plan is not qualified to be included in the FlexPlan as a tax-free benefit. If you select legal coverage, your premium is deducted on an after-tax basis (POST-TAX).

>> Benefit Eligibility Note:

- **All M-DCPS Full-Time and Part-Time employees are eligible to enroll in the ARAG Legal Plan offered by the School Board.**
- **COBRA participants are ineligible for ARAG Legal Plan enrollment.**
- **See eligibility section for more details.**



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Who is an eligible dependent covered under this plan?

Eligible dependents covered under the Legal Plan include:

- Spouse (until a final decree of divorced has been filed)
- Domestic Partner
- Unmarried natural children, stepchildren, children under your care through court-approved guardianship, and children of a Domestic Partner through the end of the calendar year in which he/she reaches age 19.
- Children may be covered until the end of the calendar year in which the child reaches age 26 if he/she is a full-time or part-time student who receives more than half of his/her financial support from the eligible employee. Children may also be covered until the end of the calendar year in which he/she reaches age 26 if the child suffers from a mental or physical handicap, is incapable of self-support, and is fully dependent upon the employee for support.

Which insurance company makes the Legal Insurance Plan available to me?

ARAG Insurance Company underwrites and administers the plan. A.M. Best's Reports, an organization that compares and rates the financial strength and performance of insurance companies, rates ARAG® Insurance Company "A" (Excellent).

For questions relating to your account, contact a Customer Care Specialist at 1.800.360.5567, Monday - Friday, between 8 a.m. - 8 p.m. ET.

