

How to Enroll

State Of California Employee
Group Legal Services Insurance Plan



Legal Insurance

OPEN ENROLLMENT DATES
September 16 - October 11, 2024

Legal is everywhere.

Legal insurance helps you plan for the good times in life, and it's also there to help you through life's struggles. Legal trouble happens. And when legal happens, ARAG® Legal Insurance protects.

Your Group Legal Services Insurance Plan offers a wide range of comprehensive coverage and services, with network attorney fees that are 100% paid in full for most covered legal matters.

It's *Easy* to Enroll:

STEP 1: SELECT COVERAGE TO MEET YOUR NEEDS:

- Individual: \$ 10.27 per month
- Family: \$ 17.87 per month

STEP 2: CHOOSE AN ENROLLMENT METHOD:



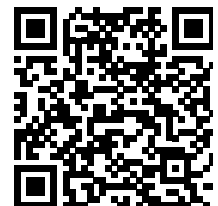
Online: Visit ARAGlegal.com/SOCinfo and select your plan. Follow the instructions to enroll.



Form: Fill out the ARAG legal insurance enrollment form and return it to ARAG via email, mail or fax.



Phone: Call ARAG at **(866) 762-0972** for questions and to enroll.



Scan to enroll or
view plan coverage

If you are not eligible to enroll
online, please contact your
department's personnel office.

Already enrolled?

No additional action is required unless you need to make changes in your coverage level, such as adding or deleting a dependent.

See a list of commonly asked questions about your plan coverage...



Most Commonly Asked Questions by State Employees

Q: Why should I consider getting legal insurance?

A: You'd be surprised how many situations in life can have a legal issue associated with them. It can be things you plan for, and it can also help you be prepared for the unexpected. The value of legal insurance is that it gives you a place to turn for professional legal counsel – without the high costs of attorney fees – so you can resolve your legal matter and move on with life.

Q: How do I enroll in the legal insurance plan?

A: You enroll directly with ARAG by either going online, calling ARAG Customer Care or completing an enrollment form. Your monthly premium will be automatically deducted from your paycheck.

Q: How much does the legal insurance plan cost?

A: The cost of the state's plan is only \$10.27 per month for an individual or \$17.87 per month for a family.

Q: How do I use my ARAG legal insurance plan?

A: Once you enroll, you'll receive a new member kit in the mail with your member ID cards and other plan details. When you need legal help, log in to your account or contact our friendly Customer Care team. Answer a few questions and we'll send you a confirmation with coverage details. Then, meet with your attorney over the phone, virtually or in person. A local network attorney can offer legal guidance, review and draft legal documents and represent you, even in court, if needed.

Q: Can I keep this benefit when I retire?

A: Yes. ARAG legal insurance is offered to retirees, providing you and your family the same valuable benefits at the same low price. Please note that you have 60 days upon retirement to enroll in the retiree plan or you will have to wait until the next open enrollment. For more information, visit ARAGlegal.com/SOCinfo or call (800) 511-4007.

Q: What if a network attorney is not located near my home?

A: ARAG guarantees you the opportunity to receive in-network coverage; if there are no network attorneys located near you, simply call (866) 762-0972 Monday through Friday, 5 am – 5 pm, Pacific Time, and speak with a Customer Care specialist. They will arrange for you to receive covered legal services.

Q: Am I required to remain in the plan for a specified period or can I cancel at any time?

A: You may cancel plan coverage at any time by completing a Group Legal Services Insurance Plan enrollment authorization form. Please call ARAG Customer Care at (866) 762-0972 to receive this form. Check the "cancel" box on the form and email, fax or mail to ARAG at the address indicated. Online cancellations are available only during open enrollment.

Q: If I cancel my coverage, can I re-enroll at any time?

A: No. You must wait until the next annual open enrollment.

Q: Am I required to re-enroll each open enrollment in order to continue coverage?

A: No. Coverage will automatically continue unless you submit a new form requesting cancellation.

Q: If I am terminated or leave state service, and I am in the middle of a case involving a covered matter, will the plan provide coverage until my case is completed?

A: Yes. The plan will continue to provide coverage to bring the case to closure.

Q: I own rental property and have problems with the tenants. Do I have coverage for these issues under the plan?

A: No. Representation in business or income-producing matters is excluded.

Q: If I elect family coverage and subsequently my spouse and I get divorced, who is covered?

A: The plan will provide legal services to the named insured member, who is the employee who enrolled in the plan.