

# How to Enroll

State Of California Retiree  
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 State of California Retiree 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:

Your monthly premium will be automatically deducted from your retiree warrant by the retirement system.

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

#### STEP 2: CHOOSE AN ENROLLMENT METHOD:



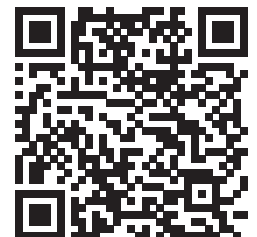
**Online:** Visit [ARAGlegal.com/SOCretiree](https://ARAGlegal.com/SOCretiree) and select your plan. Follow the instructions to enroll.



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



**Phone:** Call ARAG at **(800) 511-4007** for questions and to enroll.



Scan to enroll or  
view plan coverage

### *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 much does the legal insurance plan cost?**

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

**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 (800) 511-4007, Monday through Friday, 5 am - 5 pm, Pacific Time, to 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 State of California Retiree Group Legal Services Insurance Plan enrollment authorization form. Simply mail or email your completed form to ARAG, 500 Grand Avenue, Suite 100, Des Moines, IA 50309-2405. 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 or go online and cancel.

**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 retiree who enrolled in the plan.

**Q: How do I get my member ID?**

A: Your member ID can be found in your welcome kit. If you have any trouble locating your member ID, you can go to [ARAGlegal.com/member](https://araglegal.com/member) and answer a few security questions to look it up. Or, you can also call (800) 511-4007, Monday through Friday, 5 am - 5 pm, Pacific Time, to speak with a Customer Care specialist.