

# Your Benefits and Retirement



Legal Insurance

## Near Retirement?

Upon retiring, you can enroll in the State of California Retiree Group Legal Services Insurance Plan.

You can enroll in the legal plan within 60 days of retirement to enroll in the legal plan. If you don't enroll within this timeframe, you'll need to wait until the next open enrollment period.

## Why Legal Insurance?

Some things in life you plan for – like creating a will or trust – and others are more unexpected – like fighting a traffic ticket or a dispute with a contractor over a home remodel.

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

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.



**Phone:** Call ARAG at **(800) 511-4007** for questions and for help with enrollment.



**Mail:** Fill out the ARAG® legal insurance enrollment form and return it to ARAG or fax it to ARAG at (515) 246-8816.



Scan to enroll or view plan coverage

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



## Most Commonly Asked Questions by State Employees and Retirees

**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 Group Legal Services Insurance Plan enrollment authorization form. Simply mail 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 printed welcome kit that's mailed to you shortly before your plan is active. If you have any trouble locating your member ID, you can go to **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.