

BMO



UltimateAdvisor[®] Group Legal Program Summary Plan Description (SPD)

Employee Benefit Program of Bank of Montreal/Harris

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About this Summary Plan Description

This document is the Summary Plan Description (“SPD”) for the UltimateAdvisor® Group Legal portion of the Employee Benefit Program of Bank of Montreal/Harris (the “Plan”). Please read this SPD to help you understand and manage your benefits and keep it for future reference. This SPD only addresses the Legal benefits portion of the Plan. Other portions of the Plan discuss other benefits. Those other portions are not covered by this SPD. If you have questions about the Plan contact ARAG Customer Care at 800-247-4184. ARAG administers the Legal benefits portion of the Plan.

The information in this SPD is current as of January 1, 2021. As plan changes occur, this SPD will need to be revised periodically. Although the Company strives to keep the descriptions up to date, from time to time plan changes may not be incorporated immediately into the SPD. While this SPD summarizes the major provisions of this Plan, it does not provide you with every Plan detail. If there are any discrepancies or any oral representations differs between this SPD from the legal Plan documents, the Plan document prevails.

If you have questions about the Plan or would like a complete copy of the Plan document, contact the Human Resources Centre (HRC) at 1-888-927-7700.

Disclaimer

This information is for illustrative purposes only and is not a contract. This information is intended to provide a general review of the Plan described. Please remember that only the insurance policy can give actual terms, coverages, amounts, conditions, and exclusions.

Eligibility

Employee

You are eligible to participate in the Legal benefits portion of the Plan if you are a:

- full-time employee; or
- part-time employee scheduled to work 20 or more hours a week.

You are considered an “employee” only if you are specifically treated or classified as an employee of BMO Financial Corp (“Company”) records for purposes of withholding federal employment and income taxes. If the Company classifies you as an independent contractor, consultant, leased employee or similar type of non-employee, you are specifically excluded from participating in the Plan, even if a court, the Internal Revenue Service (“IRS”) or another agency retroactively reclassifies you as an employee.

Eligible dependents

If you elect coverage for yourself, you may enroll your eligible dependents, which include:

- your legal spouse, unless you are legally separated or divorced. A legal spouse includes a same-sex or opposite-sex individual who is recognized as your spouse for purposes of federal tax laws (a common-law spouse is eligible if you legally establish the marriage in a state that recognizes common-law marriages and is recognized as your spouse for purposes of federal tax laws);
- your qualifying same-sex or opposite-sex domestic partner if your relationship satisfies certain criteria (see Domestic partner eligibility requirements in this section); and

your children under age 26.

- Children are defined as:
- your biological children;
- your adopted children or children placed with you for adoption;
- your stepchildren, regardless of where they live (includes stepchildren from your same-sex or opposite-sex legal spouse);
- foster children living with you;
- a child who is recognized under a qualified medical child support order as having a right to health care coverage, if the child meets the other eligibility requirements of the Plan for dependent coverage;
- any other child for whom you are the legal guardian and whom you support in a parent-child relationship; and
- your domestic partner’s children if they qualify as your dependents for income tax purposes according to Section 152 of the IRS Code.

Non-duplication of coverage

Any person who is covered as an eligible Employee will not also be considered an eligible Dependent under this Plan.

If you and your spouse or domestic partner are both BMO employees and eligible to enroll in the Plan, you may each enroll for individual coverage or one of you may enroll and cover the other. If you each enroll for individual coverage, only one of you may enroll your children as dependents.

Extended coverage for disabled children

If you have an adult dependent child age 26 or over that is physically or mentally incapable of self-support, the child may continue to be eligible to be covered on the Plan if certain conditions are met.

The Plan will cover the adult dependent child, as long as:

- the child is unmarried;
- the child is unable to be self-supporting due to a disabling condition;
- the child depends mainly on you for support;
- the child is considered your tax dependent;
- the child's disability existed prior to the child reaching age 26;
- you provide proof of the child's disability and dependency within 31 days of the date coverage would have otherwise ended because the child reached age 26; and
- you provide proof, upon request by the Plan, that the child continues to meet these conditions.

The proof may include medical records, determination of disability, and copies of your federal tax returns. If you do not supply the required documentation within 31 days of the child's 26th birthday or when requested, the child will not be eligible for benefits under the Plan.

Coverage will continue, as long as the enrolled adult dependent child continues to meet the conditions above, unless coverage is otherwise terminated in accordance with the terms of the Plan. You may also need to provide proof of continued disability from time to time to maintain coverage.

Domestic partner eligibility requirements

Legal Plan eligibility is available to employees' domestic partners, whether same-sex or opposite-sex. Your domestic partner's children may also qualify as dependents under the Plan if they meet the same requirements that apply to all dependent children and they qualify as your dependents for income tax purposes according to Section 152 of the IRS Code.

Domestic partners

For your domestic partner to be eligible under the Plan, the two of you must meet all the following requirements:

- you share a sole, committed relationship with each other that has existed for at least one year and is expected to last indefinitely;
- you are jointly responsible for each other's welfare and financial obligations;
- you share your principal place of residence;
- you are both at least 18 years old and mentally competent to consent to a contract;
- neither of you is married to, legally separated from or in another domestic partner relationship with anyone else; and
- you are not related to each other in a way that would prohibit a legal marriage from being recognized in the state in which you live.

The following documentation that demonstrates you meet the eligibility requirements is required. Two of the items listed must be provided, however, additional documentation may be requested if necessary to determine eligibility:

- federal and state tax returns
- domestic partnership agreement
- joint mortgage, lease or ownership of real estate property
- primary beneficiary designation for will, life insurance and/or retirement benefits
- assignment of durable power of attorney
- joint ownership of motor vehicle or investments
- joint checking or credit account
- joint responsibility for debts
- other document stating common residency

Domestic partner's children

If your domestic partner meets the requirements, then his or her children may also be considered eligible dependents under the Plan. Children of domestic partners are subject to the same eligibility requirements that biological and adopted children must meet. You can enroll your domestic partner's children only if they qualify as your legal tax dependents.

Qualifying for tax-dependent status

To qualify as a tax dependent, your domestic partner or domestic partner's children must meet the rules under Section 152 of the IRS Code. In addition, tax dependents must be claimed on your federal tax return. If your domestic partner qualifies under IRS Code Section 152, he or she may enroll as a *tax-dependent*. Otherwise, your domestic partner may enroll as a *non-tax dependent*. You can enroll your domestic partner's children only if they qualify as your legal tax dependents.

If your domestic partner meets the domestic partner eligibility requirements, he or she can enroll as either a *tax dependent* or a *non-tax dependent*.

Enrolling & changes

When coverage begins

Coverage under the Plan is not automatic; you must enroll. As a new employee or an employee who changes to benefit-eligible status, you have 31 calendar days (includes your hire date* or newly benefit-eligible date) to make your benefit elections. Coverage begins on the first day of the month following 30 days from your date of hire or change in benefit eligible status date if you enroll within this 31-day period.

*The benefit effective date for employees hired as part of an acquisition and/or merger may be different based upon the terms of the purchase agreement.

Once made, you generally cannot change your elections during the year. If you miss the 31-day deadline and want to enroll in the Plan during the year, you can do so only in limited situations; for example, if you experience a qualifying life event (see [Qualifying life event](#) for more information). If you have a qualifying life event you have 31 calendar days from the date of the event to enter any applicable coverage changes. Otherwise you must wait until the next annual enrollment to make coverage changes, which take effect the next January 1, or until you experience another qualifying life event.

Retroactive changes to benefits and deductions may be necessary in a few situations, such as late entry of a benefit change or missed payroll cutoff, therefore any missed benefit deductions from the benefit effective date will be caught up on future payrolls.

Rehired employees

If you are an eligible employee rehired within 30 days of your termination date, your benefit elections in effect on the date of your termination are automatically reinstated back to the benefit end date. If you are an eligible employee rehired more than 30 days after your termination date, but within 13 weeks of your termination date, your benefit elections are effective on the first day of the month following your date of rehire and you must enroll within 31 calendar days of your rehire date. If you are an eligible employee with a rehire date greater than 13 weeks following your termination date, your effective date will be the same as a new employee and you must enroll within 31 calendar days of your rehire date. If you are an eligible employee rehired after the annual enrollment for the next calendar year, you must enroll or re-enroll to have coverage in the next calendar year.

Annual enrollment

During annual enrollment, held each fall, you can make changes to your benefit elections. The changes take effect the next January 1. If you have not enrolled in the Plan, you can do so during the annual enrollment period. Elections made during annual enrollment remain in effect throughout the calendar year; unless you experience a qualifying life event (see [Qualifying Life Event](#) for more information). In general, your elections remain in effect for future years unless you make a change, or you are notified by the Company of coverage changes.

Qualifying life event

There may be times that you experience an event in your life that would allow you to make mid-year changes to your benefit elections. The change you make in your elections must be consistent with your qualifying life event. For example, if you adopt a child, you can add your child as a covered dependent; however, you cannot drop your spouse/domestic partner from coverage under the Plan under the adoption event. Note that some qualifying life events are not applicable to particular benefits. When you make a change, or request a change, you must follow applicable Internal Revenue Service rules on what changes are allowed.

Life Event	Medical, Dental and/or Vision Plans	Spending Accounts	Supplemental LTD	Life Insurance	Other Voluntary Benefits
Birth/Adoption <i>Having a baby or finalizing an adoption with the court</i>	Enroll/Change tier	Enroll/Change election	Enroll – No waive	Enroll/Change tier – No waive	Enroll/Change tier
Acquired Guardianship	Change tier – No Waive	Enroll/Change election	Enroll – No waive	Enroll/Change Tier – No waive	Change tier – No waive
Death of Dependent/Child	Enroll/Change tier	Decrease only/No waive	Enroll – No waive	Enroll/Change tier	Change Tier – No waive
Death of Spouse/Domestic Partner	Enroll/Change tier	Enroll/Change election	Enroll/Change tier	Enroll/Change tier	Enroll/Change Tier – No waive
Divorce/Legal Separation	Enroll/Change Tier – No waive	Enroll/Change election	Enroll/Change tier	Enroll/Change tier	Enroll/Change Tier – No waive
Marriage	Enroll/Change tier	Enroll/Change election	Enroll/Change tier	Enroll/Change tier	Enroll/Change tier
Gain of Dependent/Child Eligibility <i>Your child becomes newly eligible for benefits through another employer or state</i>	Change tier – No waive	Change election	--	Enroll/Change tier	Change tier – No waive
Loss of Dependent/Child Eligibility <i>Your child involuntarily loses other benefits coverage through another employer or state</i>	Change tier – No waive	Change election	--	Enroll/Change tier	Change Tier – No waive
Gain of Spouse Benefits/Eligibility <i>Your spouse becomes newly eligible for benefits through another employer or state</i>	Enroll/Change tier	Enroll/Change election	Enroll/Change tier	Enroll/Change tier	Enroll/Change tier
Loss of Spouse Benefits/Eligibility <i>Your spouse involuntarily loses other benefits coverage through another employer or state</i>	Enroll/Change tier	Enroll/Change election	Enroll/Change tier	Enroll/Change tier	Enroll/Change tier
Start of Domestic Partnership	Enroll/Change tier	Enroll/Change election	Enroll/Change tier	Enroll/Change tier	Enroll/Change tier
End of Domestic Partnership	Enroll/Change Tier – No waive	Enroll/Change election	Enroll/Change tier	Enroll/Change tier	Enroll/Change tier – No waive
Other Life Events (<i>Turning 26, loss or gain of state coverage, etc.</i>)	Call the Human Resources Centre (HRC) at 1-888-927-7700				



Do not wait to initiate your life event

You may be required to provide documentation for your life event. It is important to note that you do not need to submit the documentation at the time you initiate the life event. Since you only have 31 calendar days (includes the event date) from the date of the event to change, add or cancel coverage, it is recommended that you initiate the life event immediately in the My Benefits & Retirement enrollment site. You may contact the Human Resources Centre at 1-888-927-7700 for assistance in making a qualifying life event change.

The effective date of coverage is the date of the qualifying life event, except in the case where you become a newly benefit eligible employee for coverage under the Employee Benefit Program of Bank of Montreal/Harris. The effective date for an employee newly eligible for benefits is the 1st of the month following 30 days from the date your increase in standard hours to over 20 hours/week occurred (“newly benefit eligible date”). You must make your benefit elections within 31 calendar days from your newly benefit eligible date.

How to change, add or cancel coverage

If you experience a qualified life event during the year, you have 31 calendar days from the date of the event to change, add or cancel coverage. Here’s how:

1. Go to [Workday](#), click on the My Benefits & Retirement application
2. Depending on where you are connecting to Workday from, click on Employees in Canada and US (on BMO Network) or Employees in Canada and US (off BMO Network)
3. Click on the Log your Life event tile
4. Choose the Life Event that corresponds to your event, enter the date your life event occurred and follow the rest of the prompts to make your election changes
5. After you make the benefit election changes, verify your benefits summary to make sure everything is correct and the changes are reflected as you intended. Keep a copy for your records.

If you miss the deadline, your next opportunity to enroll, change or cancel coverage is during annual enrollment, unless another qualifying life event occurs that would allow a change. You may file an appeal to request a change, but your right to add or drop coverage is not guaranteed.

Family and Medical Leave of Absence

You may be able to continue Plan coverage for up to 12 weeks during a leave of absence if that leave qualifies under the Family and Medical Leave Act of 1993 (FMLA) and you are eligible under the terms of FMLA.

To continue your coverage, you must continue paying your premiums while on FMLA leave. If your FMLA leave is paid, your premium contributions are deducted from your pay as usual and your benefits coverage will continue without interruption during your leave. If any portion of your leave is unpaid, your benefits coverage will continue and you will still owe premiums during the unpaid leave. Any missed deductions for your benefits will accumulate in arrears. When you return from leave, your regular deductions will resume and any accumulated arrears will be collected at a rate of one additional deduction per pay until your arrears

balance is zero. For longer periods of unpaid leave, you will be contacted to make payment arrangements for your unpaid premiums.

If, during your FMLA leave, you give notice that you are terminating employment, your coverage ends on the last day of the month in which your employment ends. If you do not return to work on your expected return date and do not notify the Company of your intent either to terminate or extend your leave, your coverage ends on the last day of the month in which your employment ends. For more information about FMLA leave, access the [HR Intranet](#), Operating Procedures, Leaves of Absence – Family Medical can be found under *About Managing Life's Transitions*.

Maternity and Parental leave

If you are on maternity or parental leave your Plan coverage will continue during both the paid and unpaid portion of your leave.

- Your benefits coverage will continue during the first 12 weeks of paid maternity/parental leave. Premiums will continue to be deducted from your pay.
- If you choose to take unpaid maternity/parental leave, your benefits coverage will continue and you will owe premiums. Your premiums will accumulate in arrears. When you return from leave, your regular deductions will resume and any arrears will be collected at a rate of one additional deduction per pay until your balance is zero.

Military leave of absence

If you are on military leave, you can elect to continue Plan coverage for yourself and enrolled dependents for up to 24 months during your absence or, if earlier, until the day after the date you are required to apply for or return to active employment with the Company under the Uniformed Services Employment and Reemployment Rights Act of 1994 (USERRA). Your contributions are the same as for active employees and you will be required to pay the active premiums.

Whether or not you decide to continue coverage during military leave, that coverage will be reinstated when you return to employment under USERRA. Your reinstatement will be without any waiting period.

Waiver of premium

Should a named insured be deployed for a period of more than thirty (30) consecutive days for the purposes of military service or of responding to a declared national emergency, coverage for the spouse and the insured dependents will continue, without the payment of premium, for the length of the named insured's absence and for so long as the named insured remains eligible for benefits through the policyholder.

To receive waiver of premium you must call ARAG and provide the appropriate documentation.

If you take a leave of absence

You can continue your legal coverage while you are on an approved leave of absence. If you are on a paid leave, your premium is deducted from your pay as usual. If any portion of your leave is unpaid, your benefits coverage will continue and you will still owe premiums during the unpaid leave. Any missed deductions for your benefits will accumulate in arrears. When you return from leave, your regular deductions will resume and any accumulated arrears will be collected at a rate of one additional deduction per pay until your arrears

balance is zero. For longer periods of unpaid leave, you will be contacted to make payment arrangements for your unpaid premiums. Your contribution amount is the same as when you were actively working and is subject to change each January 1.

If you become disabled

Your legal coverage, if applicable, may continue during your disability leave. Premium payments are deducted from any Short Term Disability payments you may be receiving.

Retroactive cancellation of coverage

The Plan expects that you will provide complete and accurate information. If you or your dependents commit fraud against the Plan or make a misrepresentation, the Plan may take appropriate actions in response to such fraud or misrepresentation. The actions can include a loss of particular benefits or loss of all eligibility for the Plan.

Eligibility appeals

An eligibility appeal is a claim to participate in a Plan option or to change an election to participate during the year. It may be a claim to start, add or stop participation in the Plan -- that is, it could be a claim related to enrollment in a Plan or eligibility for coverage in a Plan -- or a claim relating to the premium you are being charged for coverage under this benefit program. For instance, you may feel an error was made during annual enrollment that resulted in your being assigned incorrect coverage. In these situations, you should contact the Human Resources Centre (HRC) at 1-888-927-7700 to discuss your concerns.

Procedure for filing an eligibility claim

If the HRC does not resolve the issue to your satisfaction, you may file a claim. For a communication to constitute a valid claim, it must be in writing, include your name and employee ID, and be delivered, along with any supporting comments, documents, records, and other information to:

BMO Financial Corp.
C/O Appeals
PO Box 661065
Dallas, TX 75266-1065
Fax: 1-866-894-6684

The eligibility administrator will review the appeal and the determination to your claim will be provided to you in writing within 30 days of the date the claim is received. If the eligibility administrator needs additional information in order to determine whether to grant your claim, you will be notified of the additional information needed. If you do not provide the requested information within 30 days, your claim will be considered invalid. If after review, the request is approved, you must pay any premium, or will be refunded premiums, retroactive to the date of the event (see [Plan cost](#)), and consistent with the eligibility claim.

Appeal of a denied eligibility claim

If your eligibility claim is denied, you or your authorized representative may appeal that decision by submitting an appeal request in writing within 60 days of receiving the eligibility claim denial. In order for a communication from you to constitute a valid appeal, it must be in writing, include your name and employee ID, and be delivered, along with any supporting comments, documents, records or other information that you have not previously provided to:

BMO Financial Corp.
Benefits Administration Committee
C/O Appeals
395 N. Executive Drive
Brookfield, WI 53005

For a second level appeal you must be able to prove that your claim falls outside the usual Plan rules. In connection with your request for appeal, you may review pertinent Plan documents and submit issues and comments in writing. You may also submit additional information about your claim to the Committee to consider upon reviewing your appeal. Upon request, you will be provided with copies of all documents and information relevant to your claim free of charge.

The Benefit Administration Committee will respond to your appeal in writing of its final decision regarding your claim for benefits under the Plan within 60 days (or, 120 days if an extension is required) of the date the claim is received. If the Benefits Administration Committee needs additional information in order to determine whether to grant your claim, they will notify you. If you do not provide the requested information within 30 days, your appeal will be considered invalid. If after review, the Benefits Administration Committee approves the request, you must pay any premiums, or will be refunded premiums, retroactive to the date of the event and be consistent with the eligibility claim.

Limitation of action

You cannot bring any legal action against BMO Financial Corp., the Benefits Administration Committee (or any other claim administrator), or the Plan, unless you first complete all the steps in the appeal process described in this section. After completing that process, if you want to bring a legal action against BMO Financial Corp., the Benefits Administration Committee (or any other claims administrator), or the Plan, you must do so within three years of the date you are notified of the final decision on your appeal or you lose any rights to bring such an action against BMO Financial Corp., the Benefits Administration Committee (or any other claims administrator), or the Plan. In addition, the Certificate may contain other provisions which affect your ability to bring a limitation of action.

Mandatory venue

Any lawsuit to challenge a final claim determination or to address any other dispute arising out of or relating to the Plan must be brought in federal court in Cook County, Illinois. The federal courts governing Cook County, Illinois, along with the United States Supreme Court, have exclusive jurisdiction over all disputes arising out of or in any way relating to this Plan.

Insurance Provisions

Note that the Legal benefits under the Plan is fully-insured through an insurance policy with ARAG. The insurance policy may contain provisions which supplement this SPD or, potentially, contradict this SPD. The insurance policy will control in the event of a conflict. To request a copy of the insurance policy contact ARAG at 800-247-4184 or email at service@araglegal.com.

Plan Cost

If you choose to purchase legal coverage you pay the full cost of coverage with post-tax dollars deducted from your paycheck.

Waiver of Premium

Death Benefit - This waiver of premium will cover the surviving spouse or domestic partner and insured dependents for one year from the date the named insured passed away. After that year, the spouse, domestic partner, or insured dependent can roll their membership to the conversion plan.

Military Leave - Should a named insured be deployed for a period of more than thirty (30) consecutive days for the purposes of military service or of responding to a declared national emergency, coverage for the spouse and the insured dependents will continue, without the payment of premium, for the length of the named insured's absence and for so long as the named insured remains eligible for benefits through the policyholder.

To receive waiver of premium you must call ARAG and provide the appropriate documentation.

Pre-existing Legal Matters

ARAG's general definition of a pre-existing matter is when the earliest of the following actions takes place prior to the effective date of the policy:

- Written notice of a legal dispute is sent or filed by the plan member or received by the plan member.
- A ticket or citation is issued.
- An attorney is hired.

As long as a matter is not specifically excluded, in-network assistance for a pre-existing legal matter is available via the telephone and 25 percent reduced fee benefit*; paid-in-full office visit or representation coverage is not available.

*So long as the network attorney was not retained prior to the member's enrollment in the plan.

Notice of Claim, Proof of Expense Incurred and Payment of Claim

You or your representative must submit a written notice of claim to us within one year after the insured event. A claim form and itemized billing are required within one hundred eighty (180) days after legal services for which you seek payment are completed.

You are responsible for verifying your legal matter is covered under your legal plan with us prior to receiving legal services. You will be responsible for payment to the attorney at their usual and customary rate if your matter is not covered.

You must give us all information we request with respect to the circumstances of an insured event or service provided. We have the right to withhold benefits if the requested information is not provided to us.

UltimateAdvisor® Group Legal Program

These days, life is full of legal issues. Some you plan for — like creating a will or buying a home — and others are more unexpected — like fighting a traffic ticket or getting your deposit back from a difficult landlord.

Legal insurance makes it affordable to get the professional legal help you need. As a legal plan member, you benefit from a wide range of coverage and services to help address a wide range of situations in life that come with legal or financial challenges. For example:

- There's a charge that's not yours on your credit card bill.
- You're thinking of adopting a child.
- You have a legal dispute with a neighbor.
- Your child is in trouble with the law.

These situations happen every day...to people just like you. But now, with a legal plan, you'll have the peace of mind that comes from having an attorney on your side. Plus, when you work a network attorney, the attorney fees are 100% paid in full – with no co-pays – for most covered legal matters. This can save you hundreds, if not thousands of dollars, as attorney fees currently average \$368 per hour.

You'll have access to a nationwide network of attorneys who can:

- Work with you in person, over the phone or online to consult with you on legal issues.
- Review or prepare personal documents.
- Make follow-up calls or write letters on your behalf.
- Represent you.

* Average attorney rates in the United States of \$368 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, October 2018.

Enrollment in this plan is for the entire calendar year. If you enroll in UltimateAdvisor, your per pay period cost of coverage will be paid on an after-tax basis.

To start using the UltimateAdvisor legal insurance plan:

- Visit www.ARAGlegal.com/myinfo and type in access code 18694bmo for detailed information on Plan benefits and how to use the Plan.
- Talk to an ARAG Customer Care specialist at 800-247-4184 for information about Plan-specific benefits or for help getting connected with a network attorney. Specialists are available from 7:00 a.m. to 7:00 p.m. Central time, Monday through Friday.
- Email an ARAG Customer Care specialist for assistance or questions at service@ARAGlegal.com.

Certain terms may be further defined in the Group Legal Insurance Certificate and Service Plan document. You will find this document when you access your account online at www.ARAGlegal.com/myinfo.

How to obtain in-office legal services and court representation

Network Attorney Services

There are network attorneys throughout your state. To obtain a list of network attorneys you can:

1. Call 800-247-4184 and a Customer Service Specialist will assist you by:
 - Describing how the Plan benefits work and what types of situations are covered. Providing you a listing of network attorneys specific to your need.
 - Providing a Case Confirmation Number that outlines your coverage.
2. Visit our Web site at www.ARAGlegal.com/myinfo and log on as a member and search using the Attorney Finder.

Simply call an attorney for an appointment. When you call, identify yourself as a member of your group's Legal Plan. If you have a Case Confirmation Number, you should provide it to the attorney. If not, the attorney may call us to confirm your coverage and then proceed to provide services. If you choose a network attorney to provide covered legal services, the network attorney will bill us directly for his/her attorney fees.

- Network Attorney Guarantee- If there is not a network attorney located within 30 miles of your home, ARAG guarantees you will receive in-network benefits. ARAG will work with you to arrange for you to receive covered legal services through an attorney in your area.

Non-Network Attorney Services

If you choose a non-network attorney, we will pay your attorney fees for covered legal services according to the non-network attorney indemnity benefits schedule. Instructions for submitting a claim are printed on the claim form. For a form, call 800-247-4184. Or you can download a form from our Web site www.ARAGlegal.com/myinfo and log on as a member.

UltimateAdvisor - Covered Services

<u>Learning Center</u>	<u>Network Provider</u>
Access the Learning Center for an extensive online library of easy-to-read articles, guidebooks and videos created to help you: <ul style="list-style-type: none"> • Learn more about dealing with common legal and financial matters, like estate planning, identity theft and consumer protection. • Understand how the legal insurance plan works and the coverages, services and resources it provides. 	Paid-in-full
<u>Do-It-Yourself Legal Documents</u>	
You have online access to more than 350 state-specific documents authored and reviewed by attorneys for accuracy and state-specific compliance in all 50 states.	Paid-in-full

<p><u>Identity Theft Services</u></p>	
<p>Identity Theft Services helps you protect your privacy, identity, reputation and your property. Services include:</p> <ul style="list-style-type: none"> • Legal Advice and Representation: You can work with an attorney in-person or via telephone for legal advice and representation. Most covered legal matters – including IRS Audit Protection, IRS Collection Defense and Debt Collection – are 100% paid-in-full when you work with a Network Attorney (coverage may vary by plan). • Prevention and Recovery Tools: You have access to several online tools to help you prevent and recover from identity theft. These tools include an Identity Theft Tracking Sheet, Personal Information Organizer, Identity Theft Prevention and Victim Action Guidebooks and more. • Assisted Identity Restoration: Identity Theft Case Specialists are available to help you assess your situation and identify your objectives. They'll assist you with tracking activities and progress until the conclusion of each case. 	<p>Paid-in-full</p>
<p><u>Identity Theft Protection</u></p>	<p><u>Network Provider</u></p>
<ul style="list-style-type: none"> • Full-Service Identity Restoration: Available 24/7, Identity Theft Restoration Specialists use a Limited Power of Attorney to restore your identity with lenders, credit bureaus, the state, county courts and more. • Lost Wallet Services: Identity Theft Restoration Specialists help you cancel and replace all personal documents commonly carried in a wallet, such as credit and debit cards, driver's license, Social Security Cards, checkbooks, insurance cards and more. 	<p>Paid-in-full</p>
<ul style="list-style-type: none"> • Identity Theft Insurance: Provides up to \$1 million in coverage for expenses associated with restoring your identity, including legal costs, the cost of replacing documents, loss of income and fraudulent withdrawals. 	<p>Up to \$1,000,000</p>
<p>In order to use the following services, you will need to log in and activate an online monitoring account.</p> <ul style="list-style-type: none"> • Single-Bureau Credit monitoring: Stay informed of changes to your credit file – including loan applications, credit card applications, delinquencies and more. • Internet Surveillance: Reduce the potential risk of identity theft with this service that monitors thousands of websites and millions of data points, alerting you if your personal information is found being bought or sold online. This also includes monitoring up to two medical (e.g. health care) ID numbers. • Child Identity Monitoring: This service monitors your minor child's personal information and Social Security number for activity on the dark web. It also monitors a minor child's Social Security number to identify credit information associated with their identity. • Change of Address: Services that monitors address change requests with the United States Postal Services. 	<p>Paid-in-full</p>

<u>Telephone Legal Services</u>	<u>Network Provider</u>
Toll-free telephone advice on how the law relates to your personal legal matter and which action may be taken.	Paid-in-full
Follow-up correspondence and telephone calls to third parties regarding your personal legal matter.	Paid-in-full
Specific document preparation and review.	Paid-in-full
You will receive legal assistance for the preparation or review of a Standard Will or Codicil.	Paid-in-full
<u>Immigration Services</u>	
<p>You have access to network attorneys over the phone for:</p> <ul style="list-style-type: none"> • Legal advice and consultation on: <ul style="list-style-type: none"> ○ Immigration processes and guidelines. ○ Filing and processing of applications and petitions. ○ Laws and regulations governing various types of immigration benefits; including asylum, adjustment of status, business visas, and employment authorizations. ○ Deportation and removal proceedings. • Document review of any immigration forms. • Document preparation of affidavits and powers of attorney. • Preparation for immigration hearings. 	Paid-in-full
For additional immigration services, network attorneys provide a reduced rate of at least 25% off their normal rates for any representation-based immigration services. Network attorneys will bill you directly.	At least a 25% reduced rate
<u>Reduced Fee Legal Services</u>	
<p>If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” in your Service Plan, you are eligible to work with a network attorney and receive a reduced fee that will be at least 25% off the attorney’s normal hourly rate. The initial consultation for each legal matter will be provided at no cost. If you retained the services of a network attorney prior to the effective date of your legal insurance membership, the reduced fee benefit is not available. Payment of attorney fees is handled directly between the plan member and the network attorney. Access to a network attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a network attorney within legal practice areas.</p> <p>For matters that include a cap on the number of hours ARAG will pay a network attorney, and where your legal matter will exceed the cap set, the network attorney will bill you directly at reduced rates of at least 25% off his or her normal rates for the remaining hours. You pay the attorney directly.</p>	At least a 25% reduced rate

For Telephone Advice, if your matter cannot be resolved over the phone and is not fully covered under your insurance policy and not excluded under the “Exclusions” in your Service Plan, you are eligible to work with a network attorney and receive a reduced fee that will be at least 25% off the attorney’s normal hourly rate. Payment of attorney fees is handled directly between the plan member and the network attorney.	At least a 25% reduced rate
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<u>Reduced Contingency Fees</u>	<u>Network Provider</u>
If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” in your Service Plan, you are eligible to work with a network attorney for a legal matter the network attorney deems to be appropriately handled through the use of a contingency fee. The network attorney will represent you under a contingent fee arrangement where the contingent fee will not exceed 25% of the net recovery if successfully resolved before or after trial, or will not exceed 30% of the net recovery if successfully resolved on or after an appeal. The initial consultation for each legal matter will be provided at no cost. If you retained the services of a network attorney prior to the effective date of your legal insurance membership, the reduced contingency fee benefit is not available.	Reduced Rate
<u>Tax Services</u>	
This service provides you with year-round access to experienced tax specialists. You can call toll-free for a one-on-one consultation whenever you have questions or need advice regarding your personal, non-business-related tax matters. Services include: <ul style="list-style-type: none"> • Tips for state or federal filing of personal taxes • Explanation of tax law changes • Research on complex personal tax matters • Advice regarding IRS Audits and notifications • Review of last year’s personal tax return 	Paid-in-full
<ul style="list-style-type: none"> • Discounted state and federal personal tax return preparation 	Discounted Rate
<u>Services for Parents and Grandparents</u>	<u>Network Attorney/</u> <u>Eldercare Advocate</u>
You will have access to ARAG network attorneys and eldercare specialists to protect and care for your parents and grandparents.	
Caregiver Support Services You have toll-free access to a Care Advocate who will: <ul style="list-style-type: none"> • Answer your eldercare-related questions, assess elder care needs and help develop care plan • Send you a customized information guide that contains lists of assisted living facilities, nursing homes or healthcare agencies, including comparative quality-of-care ratings and reports on thousands of facilities and agencies – along with helpful eldercare information. 	Paid-in-full

<ul style="list-style-type: none"> • Give you access to the nation’s most comprehensive eldercare database with more than 90,000 long term care providers. • Conduct searches to determine availability and rates of assisted living facilities, nursing homes, home healthcare agencies and adult day care providers. Advocate will also negotiate discounts when available. 	
Access to the ElderAnswers Website which provides you online access to quality-of-care ratings and reports, direct access to the provider database and a wide range of eldercare information.	Paid-in-full
Caregiving Guidebook - access to a “go-to” guidebook provides you with the tools and resources to take a pro-active approach in your caregiving role.	Paid-in-full

<u>Services for Parents and Grandparents</u>	<u>Network Attorney/ Eldercare Advocate</u>
Telephone access for your parents/grandparents to obtain legal advice and consultation on how the law relates to their legal matters and which actions may be taken.	Paid-in-full
Reduced Fee Services - Should your parents/grandparents legal matter require legal representation, network attorneys provide reduced fee services of at least 25% off their normal rate for most legal matters. Payment of the attorney fees is handled directly between the parent/grandparent and the reduced fee network attorney. Access to a reduced fee network attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a reduced fee network attorney within legal practice areas.	At least a 25% reduced rate

In-Office Legal Services

<u>Services for Parents and Grandparents</u>	<u>Network Attorney/ Eldercare Advocate</u>	<u>Non-Network Attorney</u>
Annual Legal Check-Up for Parents and Grandparents Legal services for your parent/grandparent to meet with an attorney on an annual basis. This annual meeting is to discuss the legal needs of your parent/grandparent and discuss any changes in their situation and potential legal implications. This benefit is limited to one usage per family per certificate year.	Paid-in-full	\$80*

<u>In-Office Legal Services</u>	<u>Network Attorney</u>	<u>Non-Network Attorney</u>
Name Change		
Legal services for you to legally change your name.	Paid-in-full	\$240*
Uncontested Adoption		

Legal services in an uncontested adoption for you to become an adoptive parent(s). In international adoptions, where a foreign attorney is necessary, you are eligible to receive indemnity reimbursement in addition to the benefits available in the United States.	Paid-in-full	\$400*
Contested Adoption		
Legal services in a contested adoption for you to become an adoptive parent(s). In international adoptions, where a foreign attorney is necessary, you are eligible to receive indemnity reimbursement in addition to the benefits available in the United States.		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

<u>In-Office Legal Services</u>	<u>Network Attorney</u>	<u>Non-Network Attorney</u>
Uncontested Guardianship/Conservatorship		
Legal services in an uncontested guardianship/conservatorship for you to appoint or be appointed as a guardian/conservator.	Paid-in-full	\$480*
Contested Guardianship/Conservatorship		
Legal services in a contested guardianship/conservatorship for you to appoint or be appointed as a guardian/conservator.		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$720*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Elder Law – Member Support		
Initial advice for you on the impact of your parent's/grandparent's personal legal matter on you.	Paid-in-full	\$25
Legal services for you for the preparation and review of a deed where they are the grantee.	Paid in full	\$40 per document
Legal services for you for the preparation and review of a promissory note where they are the payee.	Paid in full	\$40 per document
Legal services for you for the review of your parent's/grandparent's personal legal documents, including estate planning documents where you have been named as an agent or executor/personal representative.	Paid in full	\$40 per document

Mental Incompetency or Infirmity Proceedings		
Legal services for you in defense of mental incompetency or infirmity proceedings.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$960*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Small Claims Court - Exclusion #4 as it relates specifically to plaintiff matters does not apply to this benefit		
Legal services for you to bring a claim in Small Claims Court (or similar court of limited civil jurisdiction). This benefit does not include representation in court.	Paid-in-full	\$320*
Legal services for you to defend an action in Small Claims Court (or similar court of limited civil jurisdiction) including representation in court where allowed by law.	Paid-in-full	\$400*
Consumer Protection		
Legal services for a member as a plaintiff or defendant regarding written, verbal or implied contracts or warranties relating to consumer goods or services and/or residential contractor disputes (excluding insurance disputes).		
Advice, negotiations and office work prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

<u>In-Office Legal Services</u>	<u>Network Attorney</u>	<u>Non-Network Attorney</u>
Credit Records Correction		
Legal services for you related to correcting inaccuracies or misrepresentations on your credit record.	Paid-in-full	\$160*
Insurance Disputes		
Legal services for you as a plaintiff or defendant relating to disputes with your insurance carrier.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Defense of Debt Collection		
Legal services for a member as the defendant in a legal dispute related to consumer goods or services (excluding foreclosure, garnishment, mechanic's lien and student loan debt collection).		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

Bankruptcy		
Legal services for you up to and including filing of a Chapter 7 bankruptcy final report.	Paid in full	\$880*
Legal services for you up to and including confirmation of a Chapter 13 bankruptcy. This benefit does not include the ongoing maintenance of a Chapter 13 repayment plan.	Paid in full	\$1,200*
Legal services for you to file an amendment/modification to a Chapter 7 post-discharge or a Chapter 13 post-confirmation bankruptcy.	Paid in full	\$240*
Foreclosure – Primary Residence		
Legal services for you regarding written notice of foreclosure related to your primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Foreclosure – Secondary Residence		
Legal services for you regarding written notice of foreclosure related to your secondary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Defense of Garnishment		
Legal services for you in a legal dispute for a garnishment against you to collect a judgment related to goods or services. Exclusion #3 as it relates to post judgment garnishment is waived for this benefit.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<u>In-Office Legal Services</u>	<u>Network Attorney</u>	<u>Non-Network Attorney</u>
Mechanic's Lien		
Legal services for you to remove a mechanic's lien.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Student Loan Debt Collection		
Legal services for you as the defendant in a legal dispute related to your student loan.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

Personal Property Protection		
Legal services for you as a plaintiff or defendant regarding contracts or obligations for the transfer of your personal property or your personal property rights.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$320*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Home Equity Loan – Primary Residence		
Legal services for you for the preparation and review of home equity loans for your primary residence.	Paid-in-full	\$160*
Home Equity Loan – Secondary Residence		
Legal services for you for the preparation and review of home equity loans for your secondary residence.	Paid-in-full	\$160*
Purchase of Real Estate		
Legal services for you for the purchase of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing.	Paid-in-full	\$320*
Sale of Real Estate		
Legal services for you for the sale of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing.	Paid-in-full	\$320*
Purchase/Sale – Secondary Residence		
Legal services for you for the purchase or sale of your secondary residence for the review and preparation of documents including the contract for purchase or sale and attendance at closing.	Paid-in-full	\$320*
Refinancing - Primary Residence		
Advice and review of relevant documents regarding refinancing of your primary residence.	Paid-in-full	\$160*
<u>In-Office Legal Services</u>	<u>Network Attorney</u>	<u>Non-Network Attorney</u>
Refinancing - Secondary Residence		
Advice and review of relevant documents regarding refinancing of your secondary residence.	Paid-in-full	\$160*
Property Tax – Primary Residence		
Legal services for you in an administrative action brought by you to reduce the property tax assessment on your primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**

Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Property Tax – Secondary Residence		
Legal services for you in an administrative action brought by you to reduce the property tax assessment on your secondary residence.		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Real Estate Disputes		
Legal services for you as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase, or sale of your primary residence.		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$1,200*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Real Estate Disputes - Secondary Residence		
Legal services for you as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase, or sale of your secondary residence.		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$1,200*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Document Preparation		
Legal services for you for the preparation of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, Installment Contracts, Bill of Sale, HIPAA Authorization and Certification of Trust.	Paid in full	\$40 per document
Document Review		
Legal services for you for the review of your personal legal documents.	Paid in full	\$40 per document
Easement – Primary Residence		
Legal services for you in an administrative action regarding an easement on your primary residence.		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
<u>In-Office Legal Services</u>	<u>Network Attorney</u>	<u>Non-Network Attorney</u>
Easement – Secondary Residence		
Legal services for you in an administrative action regarding an easement on your secondary residence.		

Advice, negotiations, and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Building Codes – Primary Residence		
Legal services for you in an administrative action for permit or code violations relating to the renovation and/or improvement of your existing primary residence.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Building Codes – Secondary Residence		
Legal services for you in an administrative action for permit or code violations relating to the renovation and/or improvement of your existing secondary residence.		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Zoning and Variances – Primary Residence		
Legal services for you in an administrative action related to a zoning change, variance or an eminent domain proceeding involving your primary residence.		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Zoning and Variances – Secondary Residence		
Legal services for you in an administrative action related to a zoning change, variance or an eminent domain proceeding involving your secondary residence.		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Neighbor Disputes		
Legal services for you with a neighbor as a plaintiff or defendant in a dispute related to your primary residence, including boundary or property title disputes.		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$720*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

In-Office Legal Services	Network Attorney	Non-Network Attorney
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Neighbor Disputes - Secondary Residence		
Legal services for you with a neighbor as a plaintiff or defendant in a dispute related to your secondary residence, including boundary or property title disputes.		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$720*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Tenant Matters		
Legal services for you as a plaintiff or defendant with your landlord as a tenant of your primary residence, including but not limited to, eviction and security deposit disputes.		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$320*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Defense of Civil Damage Claims		
Legal services for you in defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle, claims which are covered by other insurance, or claims related to a felony charge.		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
IRS Audit Protection		
Legal services for a member involving Internal Revenue Service (IRS) audits related to personal tax return where the initial written notice is received after effective date. This benefit does not include audits related to the member's failure to:		
<ul style="list-style-type: none"> • File a personal tax return, or • Pay the taxes owed as indicated on the personal tax return that was filed. 		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
IRS Collection Defense		
Legal services for you in defense against collection actions by the Internal Revenue Service (IRS) related to errors on personal tax return where the initial written notice is received after your effective date. This benefit does not include collection actions related to the member's failure to:		
<ul style="list-style-type: none"> • File a personal tax return, or • Pay the taxes owed as indicated on the personal tax return that was filed. 		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
In-Office Legal Services	Network Attorney	Non-Network Attorney

State and Local Tax Audit		
<p>Legal services for you involving state and/or local tax authority audits related to your personal state tax return or personal local taxes where the initial written notice is received after your effective date.</p> <ul style="list-style-type: none"> • File a personal tax return, or • Pay the taxes owed as indicated on the personal tax return that was filed. 		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
State and Local Tax Collection Defense		
<p>Legal services for you in defense against collection actions by state and/or local tax authority related to errors on your personal state tax return or personal local taxes where the initial written notice is received after your effective date.</p> <ul style="list-style-type: none"> • File a personal tax return, or • Pay the taxes owed as indicated on the personal tax return that was filed. 		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Social Security/Veterans/Medicare		
<p>Legal services for you in an administrative legal dispute arising out of Social Security, Veterans, Medicare or Medicaid benefits.</p>		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Wills and Durable Powers of Attorney		
Individual will or spousal will(s). (Does not include any tax planning service done in connection with the will.)	Paid-in-full	\$320 single document \$400 spousal documents
Codicil- amendment to a will	Paid-in-full	\$40 single document \$80 spousal documents
Living Will/Health Care Directive	Paid-in-full	\$40 single document \$80 spousal documents
Power of Attorney/Financial Power of Attorney	Paid-in-full	\$40 single document \$80 spousal documents
Irrevocable Trusts		
Legal services for you for the preparation of a stand-alone irrevocable trust.	Paid-in-full	\$320* single document \$400* spousal documents
Revocable Trusts		

Legal services for you for the preparation of a stand-alone revocable living trust.	Paid-in-full	\$320* single document \$400* spousal document
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<u>In-Office Legal Services</u>	<u>Network Attorney</u>	<u>Non-Network Attorney</u>
Estate Administration & Estate Closing (Probate)		
Legal services for you in administering an estate where you have been named the executor	Paid-in-full (up to 9 hours per insured event)	\$720*
Prenuptial Agreements		
Legal services for you for the preparation of a premarital or antenuptial agreement.	Paid in full	\$320*
Protection from Domestic Violence – Named Insured		
Legal services for the named insured to obtain a protective order related to domestic violence.	Paid-in-full	\$320*
Protection from Domestic Violence –Insured		
Legal services for you to obtain a protective order related to domestic violence when the opposing party is not an insured under the same Certificate.	Paid-in-full	\$320*
Restraining Order – Named Insured		
Legal services for the named insured to obtain a restraining order.	Paid-in-full	\$320*
Restraining Order – Insured		
Legal services for you to obtain a restraining order when the opposing party is not an insured under the same Certificate.	Paid-in-full	\$320*
Postnuptial Agreements		
Legal services for the named insured for the preparation of a postnuptial agreement.	Paid in full	\$320*
Domestic Partnership Agreements		
Legal services for you for the preparation of a domestic partnership agreement.	Paid in full	\$320*
Gender Identifier Change		
Legal services for you to change your gender identifier on government issued documents.	Paid in full	\$240*
Hospital Visitation Authorization		

Legal services for you for the preparation of a hospital visitation authorization.	Paid in full	\$40 per document
Funeral Directive		
Legal services for you for the preparation of a funeral directive.	Paid in full	\$40 per document
Uncontested Divorce		
Legal services for the named insured in an uncontested divorce, a legal separation and/or annulment of marriage.	Paid in full	\$640*
<u>In-Office Legal Services</u>	<u>Network Attorney</u>	<u>Non-Network Attorney</u>
Contested Divorce – 20 hours		
Legal services for the named insured in a contested divorce, a legal separation and/or annulment of marriage.	Paid-in-full (up to 20 hours per insured event)	\$1,600*
Uncontested Alimony, Child Support, Child Custody and Child Visitation Modification Defense		
Legal services for you for an uncontested motion brought against you to modify a final decree for child support, child custody, child visitation, or alimony.	Paid-in-full	\$320*
Contested Alimony, Child Support, Child Custody and Child Visitation Modification Defense		
Legal services for you for a contested motion brought against you to modify a final decree for child support, child custody, child visitation, or alimony.	PAID IN FULL (up to 8 hours per insured event)	\$640*
Uncontested Alimony, Child Custody and Child Visitation Enforcement		
Legal services for you for an uncontested motion brought by you or against you to enforce a final decree for child custody, child visitation, or alimony.	Paid-in-full	\$320*
Contested Alimony, Child Custody and Child Visitation Enforcement – 8 hours		
Legal services for you for a contested motion brought by you or against you to enforce a final decree for child custody, child visitation, or alimony.	Paid-in-full (up to 8 hours per insured event)	\$640*
Uncontested Alimony and Child Support Modification		
Legal services for you for an uncontested motion brought by you to modify a final decree for alimony or child support.	Paid-in-full	\$320*
Contested Alimony and Child Support Modification		
Legal services for you for a contested motion brought by you to modify a final decree for alimony or child support.	Paid-in-full (up to 8 hours per insured event)	\$640*
Uncontested Child Support Enforcement		

Legal services for an insured for an uncontested motion brought by you or against you to enforce a final decree for child support.	Paid-in-full	\$320*
Contested Child Support Enforcement – 8 hours		
Legal services for you for a contested motion brought by you or against you to enforce a final decree for child support.	Paid-in-full (up to 8 hours per insured event)	\$640*
Uncontested Child Custody/Child Support Agreement		
Legal services for you for the creation of an initial uncontested child custody, child support, or visitation agreements. This benefit does not include the modification of current agreements.	Paid-in-full	\$320*

<u>In-Office Legal Services</u>	<u>Network Attorney</u>	<u>Non-Network Attorney</u>
Contested Child Custody/Child Support Agreement – 8 hours		
Legal services for you for the creation of an initial contested child custody, child support, or visitation agreements. This does not include the modification of current agreements.	Paid-in-full (up to 8 hours per insured event)	\$640*
Uncontested Child Custody and Child Visitation Modification		
Legal services for you for an uncontested motion brought by you to modify a final decree for child custody or child visitation.	Paid-in-full	\$320*
Contested Child Custody and Child Visitation Modification – 8 hours		
Legal services for you for a contested motion brought by you to modify a final decree for child custody or child visitation.	Paid-in-full (up to 8 hours per insured event)	\$640*
School Administrative Hearing		
Legal services for you in an administrative public or private formal school proceeding regarding disabilities, special education, and student policy violations.		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Habeas Corpus		
Legal services for you in habeas corpus proceedings.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Juvenile Court Proceedings		

Legal services for an insured child charged with a crime (except those involving traffic matters or felony charges) when the court proceedings are held in juvenile court. If the matter is removed from juvenile court, coverage under this benefit will cease as of the date of the removal.		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Parental Responsibilities		
Legal services for you in juvenile court proceedings (except those involving traffic matters) where a state has brought an action regarding your parental responsibilities for an insured child.		
Advice, negotiations and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

<u>In-Office Legal Services</u>	<u>Network Attorney</u>	<u>Non-Network Attorney</u>
Criminal Misdemeanor Defense		
Legal services for you in the defense against criminal misdemeanor charges, except those involving motorized vehicles and domestic violence charges. If the charge is escalated to a felony, coverage will cease as of the date of the escalation. If a felony charge is reduced or pled down to a misdemeanor no coverage applies.		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$720*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Minor Traffic Offenses - Broad (excluding DWI- related)		
Legal services for you in the defense of a traffic offense, the conviction of which would not result in the suspension or revocation of your driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or any non-moving offense.)	Paid-in-full	\$240*
Driving Privilege Protection (excluding DWI-related)		
Legal services for you in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of your driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)		
Advice, negotiations, and office work prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1,800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Driving Privilege Restoration (excluding DWI-related)		

Legal services for you in an administrative proceeding for the restoration of your suspended or revoked driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)	Paid-in-full	\$240*
General in Office Services – 4 hours		
Legal advice, negotiation, document preparation and review (except those related to <i>events</i> which are specifically excluded or otherwise not covered).		
This benefit is limited to 4 hours per family per Certificate Year.		
Legal services in office with the attorney	Paid-in-full (Up to 4 hours per Certificate Year)	\$320*

- * Non-Network Attorney Indemnity Benefits are up to the stated amount
- ** Trial Indemnity Benefits are (\$300 per ½ day of Trial time) up to the stated amount
- *** Trial Indemnity Benefits are (\$400 per ½ day of Trial time) up to the stated amount

Exclusions

The plan does not cover:

- Matters against ARAG, the policyholder, your employer and/or an insured against the interests of the named insured under the same Certificate.
- Legal services arising out of a business interest, investment interests, employment matters, employee benefits, your role as an officer or director of an organization, and patents or copyrights.
- Legal services in class actions, punitive damages, personal injury, malpractice, court appeals, or post judgements (settlement agreement signed by all parties, final bidding arbitration, judgment issued by a court).
- Legal services deemed by us to be frivolous or lacking merit, or in actions where you are the plaintiff and the amount we pay for your legal services exceeds the amount in dispute or in our reasonable belief you are not actively and reasonably pursuing resolution in your case.

Plan services do not include:

- Matters against us, the named plan member or the plan sponsor.
- Matters arising out of business interest, investment interests, employment matters, employee benefits, your role as an officer or director of an organization, and patents or copyrights.
- Matters deemed by us to be frivolous or lacking merit.
- Matters outside the jurisdiction of the United States of America.

When coverage ends

Your coverage ends on the last day of the month in which any of these events occur:

- your employment with the Company ends for any reason,
- you become ineligible to participate (see [Eligibility](#)),
- you fail to pay premiums when due, or
- the Plan ends coverage for employees.

Your dependent's coverage ends on the last day of the month in which any of these events occur:

- your employment with the Company ends for any reason,
- you or your covered dependents become ineligible to participate (see [Eligibility](#)),
- you divorce or become legally separated from your spouse,
- you no longer share a sole, committed relationship with your domestic partner,
- you fail to pay premiums when due, or
- the Plan ends coverage for employees, dependents and/or domestic partners.

It is your responsibility to notify the Company of any change in your status or the status of any of your covered dependents that affects eligibility for coverage under the Plan within 31 days of the status change.

Conversion

You may continue this insurance when you no longer qualify as an employee or as a member of the group to which this policy is issued. You must notify ARAG within 90 days of this disqualifying event to make arrangements for premium payment. Any questions regarding the ARAG conversion plan, please contact ARAG at 800-247-4184.

Administrative information

Plan Administrator

If you have any questions or concerns, please contact the plan administrator at ARAG®, 500 Grand Avenue, Suite 100, Des Moines, IA, 50309 or at 1-800-247-4184.

Plan Number

507

Plan Year

January 1 – December 31

Agent for Services of Legal Process

ARAG, Attention: General Counsel, 500 Grand Avenue, Suite 100, Des Moines, IA 50309

Underwriter Information

Insurance products are underwritten by ARAG® Insurance Company of Des Moines, Iowa or melGuideOne® Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance of West Des Moines Iowa. Additional services may be provided by ARAG LLC or ARAG Services LLC. Some products are only available through membership in the ARAG Association LC.

As a participant in the Plan, you are entitled to the following rights and protections under the Employee Retirement Income Security Act of 1974 (ERISA):

- You can examine, free of charge, at the Plan Administrator's office and at other locations, all of the Plan documents, including insurance contracts, if any, collective bargaining agreements and copies of all documents filed by the Plan (such as detailed annual reports) with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- You can obtain copies of all Plan documents governing the operation of the Plan, by writing to the Plan Administrator. You may have to pay a reasonable charge to cover the cost of photocopying.
- In some cases, the law may require the Plan Administrator to provide you with a summary of the Plan's annual financial report.

In addition to creating rights for Plan participants, ERISA imposes duties upon the people who operate the Plan. These people are called fiduciaries and have a duty to act prudently and in the interest of you and other Plan participants and beneficiaries.

No one, including the Company or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit under the Plan or exercising your rights under ERISA. As described above, if your claim for a Plan benefit is denied or ignored, in whole or in part, you must receive a written explanation of the reason for the denial, and you have the right to obtain copies of documents relating to the decision, without charge and have the Plan review and reconsider your claim, all within certain time schedules.

Under ERISA, there are steps you can take to enforce the preceding rights. For instance, if you make a written request for materials from the Plan and do not receive them within 30 days, you may file suit in federal court. In such a case, the court may require the Plan Administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the Plan Administrator. If you have a claim for benefits which is denied after review and reconsideration by the Plan or is ignored, in whole or in part, you may file suit in a state or federal court. In addition, if you disagree with the Plan's decision or lack thereof considering the qualified status of a medical child support order, you may file suit in federal court.

If it should happen that Plan fiduciaries misuse Plan funds, if any, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a federal court. The court will decide who should pay court costs and legal fees. If you are successful, the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

You may have the right to continued health coverage for yourself, spouse or dependents if there is a loss of coverage under the Plan as a result of a qualifying event. You or your dependents may have to pay for such coverage. You should review this Summary Plan Description and the documents governing the Plan for the rules governing your COBRA continuation coverage.

If you have any questions about the Plan, you should contact the Plan Administrator. If you have any questions about this statement or your rights under ERISA, you should contact the nearest office of the Employee Benefits Security Administration (EBSA), U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue, N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of EBSA. JB 12/3: This is new. You may have to double-check the font though.

Review of Denied Claims

You are entitled to a full and fair review of a denied claim. You must submit a written request for review of your denied claim within 180 days of the date of this notice. Your request should include date of request, printed name and address (and name and address of authorized representative if you have designated one), date of service in question and description of claim denied (claim number, if available). ARAG will provide a written response within 60 days of receipt of your request. Send your written request to: ARAG Claims Center, 500 Grand Avenue, Suite 100, Des Moines, IA 50309. If the decision on review is adverse and if you have employer group coverage subject to ERISA, you have the right to bring a civil action under Section 502(1) of ERISA. Additional information regarding the review or appeal procedure is contained in your benefit plan document.