



# Group Legal Insurance Plan

## A Legal Plan to Protect Your Family, Finances and Future

In today's world, no matter where you are in your life – starting your first job, approaching retirement, or somewhere in between – you are almost certain to experience life events that have potential legal ramifications. In fact, 7 out of 10 Americans experienced at least one legal need in the past year. Yet only 1 out of 4 Americans has a plan to pay for legal expenses that occur.<sup>1</sup>

**In your 20s...** you might have a dispute with your landlord, fall victim to identity theft or change your name.

**In your 30s...** you might adopt a child, lose your license due to a traffic violation or want to buy or sell a house.

**In your 40s...** you might need to prepare a Will, resolve a dispute with a contractor or have an underage child who is in trouble with the law.

**In your 50s and beyond...** you might want to assume guardianship of your grandchild or have an issue with a manufacturer not honoring a warranty.

As a valued employee of City of Albuquerque, you have the opportunity to enroll in a group legal insurance plan from ARAG®. With a legal plan you have the professional legal help you need to protect yourself and your loved ones from legal difficulties.

### Can you afford NOT to have this protection?

According to a recent study, employees who experienced a legal life event spent \$1,300 and an average of nearly 13 days off work to resolve their legal matters.<sup>2</sup> Do you have adequate savings and vacation time to handle such events? Given that attorneys charge an average of \$286 per hour<sup>3</sup> the plan can protect you from unbudgeted legal expenses.

### Full-time legal protection at your fingertips.

As a member, you will have access to professional attorneys, Certified Identity Theft Case Managers, financial counselors and other valuable resources to help you protect what's most important.

**Legal Representation:** When you have a legal need that requires legal advice, document review and preparation, or legal representation, you can meet with an attorney to get the legal help and protection you need. Attorney fees for most covered matters are **100% paid-in-full** when you work with a Network Attorney – **unlike discount legal plans.**

Legal Representation Benefits			
Legal Coverage	Using a Network Attorney	Legal Coverage	Using a Network Attorney
Adoption Proceedings	Paid-In-Full	Personal Property Issues	Paid-In-Full
Guardianship/Conservatorship	Paid-In-Full	Neighbor Disputes	Paid-In-Full
Legal Name Change Proceedings	Paid-In-Full	Buying and Selling a Home – Primary Residence	Paid-In-Full
Standard Will Preparation	Paid-In-Full	Real Estate Issues – Primary Residence	Paid-In-Full
Complex Will Preparation	Paid-In-Full	IRS Audit Protection	Paid-In-Full
Codicil (Amendment to a Will)	Paid-In-Full	IRS Collection Defense	Paid-In-Full
Living Will Preparation	Paid-In-Full	Criminal Misdemeanor	Paid-In-Full
Powers of Attorney	Paid-In-Full	Civil Damage Claims	Paid-In-Full
Consumer Protection	Paid-In-Full	Insanity or Infirmary	Paid-In-Full
Debt Collection Defense	Paid-In-Full	Uncontested Divorce	Paid-In-Full
Juvenile Court Proceedings	Paid-In-Full	Contested Divorce ( <i>Up to 15 Hours</i> )	Paid-In-Full
Parental Responsibilities	Paid-In-Full	Motions to Modify ( <i>Up to 8 Hours</i> )	Paid-In-Full
Drivers License Suspension & Revocation	Paid-In-Full	Habeas Corpus Proceedings	Paid-In-Full
Drivers License Restoration	Paid-In-Full	Small Claims Court	Paid-In-Full
Tenant Rental Issues	Paid-In-Full		

Plus, your legal plan can help you save money even if your legal situation is not fully covered. Network Attorneys provide reduced fees of at least 25% off their normal rate for any legal situations that are not excluded.

**800-247-4184 | <http://members.ARAGgroup.com/Albuquerque>**



## Group Legal Insurance Plan

**Telephone Legal Advice and Consultation:** Attorneys can easily handle certain issues over the phone. **You can consult with a Network Attorney over the phone as often as necessary – and as long as necessary –** for any of the following legal needs:

- General Legal Advice and Consultation
- Standard Will Preparation
- Living Will and Durable Powers of Attorney Preparation
- Small Claims Assistance
- Follow-up Calls and Letters
- Specific Document Preparation
- Document Review

**Online Legal Tools and Resources:** Research a specific legal topic from the comfort of your own home. Visit the ARAG Legal Benefits Web Site to access:

- A **Law Guide** of easy-to-understand legal articles to help you learn more about your legal situation.
- Hundreds of **Do-It-Yourself Legal Documents™**, for when you want the convenience and control of preparing a variety of legal documents yourself.

**Identity Theft Services:** Toll-free access to Certified Identity Theft Case Managers, who help you assess your situation, identify options to minimize and recover from any damage, and obtain legal services available to you including:

- Legal advice and representation from a Network Attorney for identity theft matters including defense of debt collection, IRS audit and defense collection and drivers license restoration.
- Advice over the phone on credit agency issues, bankruptcy fraud, hospital/medical insurance fraud, Social Security fraud and more.
- Educational information and tools including an Identity Theft Prevention and Victim Action Kits, and online educational articles.

**Immigration Assistance:** If you need to utilize the United States Immigration Process, your legal plan will:

- Provide toll-free access to an Immigration Case Manager who provides information on the immigration process.
- Offer advice from an attorney via telephone on how immigration law relates to your situation.
- Provide access to Network Attorneys at a reduced fee for specific covered services.

**Financial Education and Counseling Services:**

Experienced financial counselors are available over the phone. Counselors are committed to offering you a level of awareness and confidence to effectively manage your finances on topics such as general financial planning information and guidance, cash and debt management, budgeting, retirement planning, investment planning, federal tax information and education, Individual Retirement Accounts (IRAs) and more.

You also receive access to an **Interactive Financial Planning Web Site** that offers a personalized financial plan, online courses, life events guides, financial articles, financial calculators and webcasts.

**Enroll in Your Group Legal Insurance Plan**

Can you really afford to go another year without valuable legal coverage? Your cost to enroll in the legal plan is only:

■ **\$8.63 bi-weekly for individual coverage**

■ **\$10.75 bi-weekly for individual plus one coverage**

■ **\$11.03 bi-weekly for family coverage**

**To enroll**, complete the Group Legal Insurance Plan Enrollment Form found on the Legal Benefits Web Site at <http://members.ARAGgroup.com/Albuquerque> or speak with an ARAG Customer Care Specialist toll-free at 800-247-4184.

To learn more about the legal plan  
and how to enroll, call ARAG toll free at

**800-247-4184**

Monday through Friday, 7:00 a.m. to 7:00 p.m. Central time,  
to speak with a Customer Care Specialist.

<http://members.ARAGgroup.com/Albuquerque>

**Protect your family, finances and future with the group legal insurance plan from ARAG.**

<sup>1</sup>“Legal Needs of Today’s Multi-Generational Workforce,” a national study conducted by Russell Research and commissioned by ARAG, September 2008. <sup>2</sup> “Measuring the Effects of Legal Life Events on Employees,” Conducted by Russell Research and commissioned by ARAG, April 2007. <sup>3</sup> Average attorney rates in the United States of \$286 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, Altman Weil Publications, Inc., 2008.

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