What does legal insurance cover?

With an UltimateAdvisor® legal insurance plan from ARAG®, count on a wide range of coverage and services, like the examples shown below — and many more — when you work with a Network Attorney to address the legal situations you may encounter in life.

**Consumer Protection**
- Auto repair
- Buy or sell a car
- Consumer fraud
- Consumer protection for goods or services
- Home improvement
- Personal property disputes
- Small claims court

**Criminal Matters**
- Juvenile
- Parental responsibility

**Debt-Related Matters**
- Debt collection
- Garnishments
- Personal bankruptcy
- Student loan debt

**Driving Matters**
- License suspension/revocation
- Traffic tickets

**Tax Issues**
- IRS tax audit
- IRS tax collection

**Family**
- Adoption
- Guardianship/conservatorship
- Name change
- Pet-related matters
- Divorce

**Landlord/Tenant Issues**
- Contracts/lease agreements
- Eviction
- Security deposit
- Disputes with a landlord

**Real Estate & Home Ownership**
- Buying a home
- Deeds
- Foreclosure
- Contractor issues
- Neighbor disputes
- Promissory notes
- Real estate disputes
- Selling a home

**Wills & Estate Planning**
- Powers of attorney
- Trusts
- Wills

Upgrade your plan with ULTIMATEADVISOR PLUS™
For more coverages and services including:

- Identity Theft Protection
- Caregiving services
- Tax services
- Child custody, support, visitation
- And more

For the complete list of what your plan covers or to enroll, visit:
MSUBenefitsPlus.com

What does it cost?

<table>
<thead>
<tr>
<th>Plan</th>
<th>Cost</th>
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<tbody>
<tr>
<td>UltimateAdvisor Family</td>
<td>$17.30 monthly</td>
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<tr>
<td>UltimateAdvisor Plus Family</td>
<td>$21.50 monthly</td>
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<tr>
<td>UltimateAdvisor Plus: Family</td>
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</table>

Let’s talk!
For more information, call 800-247-4184 or visit MSUBenefitsPlus.com

Legal coverage isn't just for the serious issues, it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills, transferring property, or buying a home.
Why should you get legal insurance?

**Receive 100% paid-in-full coverage** for most covered legal matters when you work with a Network Attorney.

**Save an average of $2,100** per legal matter.*

Access more than **13,000 attorneys** within ARAG’s network with an average of 20 years of experience.

Quickly address your covered legal situations with a Network Attorney who is only a phone call away for legal help and representation.

Use DIY Docs® to help you create any of **350+ legally valid documents**, including state-specific templates.

How does legal insurance work?

1. **Call 800-247-4184** when you have a legal matter.
2. **Customer Care will walk you through your options** and help connect you to the appropriate Network Attorney.
3. **Meet with your Network Attorney** over the phone or in person to begin resolving your legal issue.

Reviews from plan members

“ARAG gives me the right protection and makes me feel at ease when a legal situation that I have to solve arrives. I made the right decision joining ARAG a few years ago and will keep this plan protection for many years to come.”

- Clara  Miami, FL  ★★★★★

Sign up for legal insurance

Legal insurance is a part of MSU’s voluntary benefits that become available during open enrollment. Go to MSUBenefitsPlus.com for enrollment details. And, don’t forget to get signed up for legal insurance!

See What a Network Attorney Can Do for You

Whenever you face legal needs throughout life, your ARAG legal coverage is there for you. Visit with a Network Attorney who will:

- Review or prepare documents.
- Make follow-up calls or write letters on your behalf.
- Advise you on legal issues.
- Represent you – including if you go to court.

Effective on: January 1, 2019

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**Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft plan summary for details.

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