

# Legal Insurance

Plan Options for Companies up to 250 Employees

Delta Dental of Iowa partners with ARAG® Legal Insurance to offer accessible and affordable legal insurance plans, so you can provide more coverage options to your employees.



## 5 Reasons to Enroll in ARAG Legal Insurance



Connect with local attorneys — many with **20+ years of experience.**



Network attorneys are **only a phone call away** to help members.



**Save thousands of dollars**, on average, for legal matters by avoiding costly legal fees.



Network attorney fees are **100% paid in full** for most covered legal matters.



DIY Docs® to create **legally valid documents** including state-specific templates.

### INCLUDES IDENTITY THEFT PROTECTION

Legal insurance guards employees against losses related to identity theft. Users can track changes to their credit file, monitor whether their identity is being compromised and receive full-service restoration assistance if their identity is stolen.

**85%** of individuals experienced a legal event in the past three years.<sup>1</sup>

Learn more and enroll at [deltadentalia.com/legal](https://deltadentalia.com/legal)

# What Does ARAG Legal Insurance Cover?

PLAN OPTIONS AND PRICING

UltimateAdvisor® | **\$14.23/mo. per employee**

Attorney fees for most covered legal matters listed below are paid in full when members work with a network attorney unless otherwise indicated in the plan details.

## CIVIL DAMAGE CLAIMS

- Defense of Civil Damage Claims
- Pet-Related Matters

## CONSUMER PROTECTION MATTERS

- Consumer Protection
- Insurance Disputes  
(*Defense only*)

## CRIMINAL MATTERS

- Habeas Corpus
- Juvenile Court Proceedings
- Parental Responsibilities

## DEBT-RELATED MATTERS

- Debt Collection
- Garnishment
- Mechanic's Lien
- Personal Bankruptcy
- Student Loan Debt Collection

## FAMILY LAW

- Adoption
- Domestic Violence
- Elder Law — Member Support
- Guardianship/Conservatorship
- Incapacity
- Name Change Proceedings
- Restraining/Protective Orders
- School Administrative Hearings  
(*Defense only*)

## GENERAL MATTERS

- Credit Records Correction
- Document Preparation
  - Affidavits
  - Bill of Sale
  - Deeds and Mortgage
  - Demand Letters
  - HIPAA Authorization
  - Promissory Notes
  - Document Review
- Miscellaneous Legal Services  
(*4 hours per year*)

## REAL ESTATE MATTERS

- Building Codes
- Easements
- Eminent Domain/Variations/Zoning
- Foreclosure
- Home Equity Loan
- Homeowner Association Disputes  
(*Defense only*)
- Neighbor Disputes (*Defense only*)
- Neighbor Disputes — Boundary
- Property Tax
- Purchase/Sale of House
- Real Estate Disputes (*Defense only*)
- Real Estate Disputes — Property Title
- Refinancing
- Residential Contractor Disputes  
(*Defense only*)
- Tenant Matters (*Defense only*)

## GOVERNMENT BENEFITS

- Social Security/Veterans/Medicare Disputes

## TAX MATTERS

- IRS/State/Local Tax Audit
- IRS/State/Local Tax Collection

## SMALL CLAIMS COURT

- Small Claims Assistance

## TRAFFIC MATTERS

- Driver's License Restoration with DWI
- Driver's License Suspension and Revocation with DWI
- Minor Traffic
- Minor Traffic — Non-Moving

## WILLS AND ESTATE PLANNING

- Codicil
- Durable/Financial Power of Attorney
- Health Care Power of Attorney
- Living Will
- Standard/Complex Will

## ADDITIONAL SERVICES

- DIY Docs®
- Identity Theft Services
- Immediate Advice Attorneys
- Immigration Assistance
- Learning Center
- Reduced Fee Benefits

UltimateAdvisor Plus™ | **\$24.39/mo. per employee**

Plan includes all coverages listed above, PLUS these additional coverages and services.

- Alimony (*8 hours per event*)
- Child Custody (*8 hours per event*)
- Child Support (*8 hours per event*)
- Child Visitation Rights  
(*8 hours per event*)
- Criminal Misdemeanor
- Divorce Uncontested
- Divorce Contested  
(*30 hours per event*)
- Domestic Partnership Agreement
- Egg/Sperm/Embryo Donation Agreement
- Estate Administration  
(*9 hours per event*)
- Executor Appointment
- Funeral Directive
- Gender Identifier Change
- Homeowner Association Disputes  
(*Plaintiff & Defense*)
- Hospital Visitation Authorization
- Insurance Disputes  
(*Plaintiff & Defense*)
- Irrevocable Trusts
- Neighbor Disputes  
(*Plaintiff & Defense*)
- Miscellaneous Legal Services  
(*10 hours per year*)
- Personal Property Disputes  
(*Plaintiff & Defense*)
- Postnuptial Agreements
- Pre-Birth/Post-Birth Parentage Order
- Prenuptial Agreements
- Protection of Inheritance Rights
- Real Estate Disputes  
(*Plaintiff & Defense*)
- Residential Contractor Disputes  
(*Plaintiff & Defense*)
- Revocable Trusts
- School Administrative Hearings  
(*Plaintiff & Defense*)
- Surrogacy Agreement
- Tenant Matters (*Plaintiff & Defense*)

## ADDITIONAL SERVICES

- Financial Counseling & Education Services
- Tax Services
- Identity Theft Protection
- Services for Parents & Grandparents
  - Caregiving Services
  - Document Preparation
  - Document Review
  - Legal Advice
  - Miscellaneous Legal Services  
(*4 hours per year*)
  - Reduced Fee Benefits
  - Wills & Durable Power of Attorney

This legal plan is provided by ARAG™ in partnership with Delta Dental of Iowa. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call your broker or your Delta Dental of Iowa account manager.

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