

# 10. Legal Insurance with ID Theft Protection

The Legal Insurance with Identity (ID) Theft Protection provides you and your family affordable, reliable legal coverage to help with everyday life matters and to protect one of your most valuable assets—your identity.

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# Highlights

## The Legal Insurance Plan with Identity Theft Protection ...

### **Helps You Pay the Costs of Planned and Unplanned Legal Needs**

The plan provides you with affordable, reliable legal coverage to help with everyday life matters—like identity (ID) theft, a dispute with a contractor, creating a will, buying a home, or an auto repair that doesn't go as planned.

### **Offers Access to an Attorney for a Consultation**

You have access to an attorney who can consult, advise, and represent you if something unexpected happens like identity theft, credit problems, or contractor issues.

### **What Happens to Your Benefits When ...**

For more information about what happens to your Legal Insurance with Identity Theft Protection coverage when certain changes or events occur, see “How Changes Affect Your Benefits” in the “About Your Benefits” chapter.

# How the Legal Insurance Plan with Identity Theft Protection Works

The UltimateAdvisor® legal plan from ARAG® offers affordable and knowledgeable legal counsel through professional legal guidance and valuable resources to protect you and your loved ones and to help you address everyday life matters or situations that may turn into legal matters, such as:

- Creating or updating a will
- Protecting your personal information against identity theft
- Making a financial plan for retirement
- Adopting a child
- Selling your house and buying a new one
- Settling a legal dispute with a neighbor
- Acting as a caregiver and advocate on behalf of your aging parents

This coverage helps you to avoid paying high-cost attorney fees— most covered legal matters are 100% paid in full when you work with a Network Attorney. The benefits described in this section are an optional benefit provided by the Company. The “About Your Benefits” Chapter further describes eligibility and the enrollment process. If you enroll, you pay the full cost of premiums on an after-tax basis.

## What the Plan Pays

You may receive covered services from any attorney; however, benefits are paid differently depending on whether you choose to work with a Network Attorney (an attorney who is part of the ARAG attorney network) or you choose to work with an attorney who is not in the network:

- If you work with a Network Attorney, the plan pays the attorney fees in full for most covered legal matters. The Network Attorney will bill ARAG directly for legal services rendered to you that are covered under the legal plan.
- A list of Network Attorneys for each state, which includes the areas of law they practice, their phone numbers, and if they speak a foreign language, is available by calling 800-247-4184. You can also visit the ARAGLegalCenter.com, access code 18095 to access the online Attorney Finder feature.
- If you choose to receive services from an attorney not in the ARAG Network, you pay the cost of legal services and then file a claim form, along with your attorney’s billing statement, to ARAG. You will be reimbursed for covered legal fees up to the lesser amount of actual fees incurred or the benefit amount indicated in your plan Certificate for that specific coverage.
- You must notify ARAG within the time period described in the Certificate.
- Unless otherwise specified, your coverage will include coverage for your eligible dependents, including your spouse and/or dependent children until the end of the month that they reach age 26 regardless of student or marital status. Disabled dependents may continue beyond age 26.

### How to Contact ARAG

If you or someone in your family needs legal or identity theft assistance, contact ARAG at 800-247-4184 or [service@ARAGlegal.com](mailto:service@ARAGlegal.com).

### Administrative Information

Information about the administration of the Legal Insurance with Identity Theft Protection coverage can be found in the chapter titled “Administrative Information.”

## Covered Services

This document, along with the Certificate provided by ARAG, and any endorsements or amendments to it, together form the Summary Plan Description of the Legal Insurance Plan. A description of the benefits and covered services provided under the Legal Insurance Plan can be found in the Certificate.

## Other Important Information

### Conversion

You may continue this insurance when you no longer qualify as an employee of UT-Battelle. You must notify ARAG within 90 days of this disqualifying event to make arrangements for premium payment.

For questions regarding the ARAG conversion plan, please contact ARAG at 800-247-4184.

### Questions/Concerns

If you have any questions or concerns, please contact the insurer by telephone at 800-247-4184 or by mail at:

**ARAG®**  
**500 Grand, Suite 100**  
**Des Moines, IA, 50309**

### Disclaimer Language

This information is for illustrative purposes only. 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.

### Underwriter Information

Limitations and exclusions apply. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa; GuideOne® Mutual Insurance Company of West Des Moines, Iowa; or GuideOne Specialty Mutual Insurance Company of West 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 800-247-4184.

### Subrogation

ARAG may require you to assign all rights of recovery of legal fees to the extent that payment is made by ARAG. If an assignment is sought, you must cooperate with ARAG.