Legal Insurance from ARAG®
Designed for Cornell University employees

Save Time and Money with Legal Insurance
Legal insurance helps you address everyday situations like dealing with traffic tickets, resolving warranty issues or buying a home. When you need help, don’t waste time looking for the right attorney or paying costly attorney fees, which average $323 per hour.¹ ARAG offers top-performing legal insurance which features:

In-Office Services: Meet with an experienced attorney who can advise and represent you when you need someone on your side.

Telephone Advice: Talk to a knowledgeable professional over the phone when you need information and direction to address your legal matters.

Online Resources: The ARAG Legal Center provides online tools and useful information to help you learn more about your legal issues on your own.

Most covered legal matters are 100% paid-in-full when you work with a Network Attorney!

Financial Education and Counseling!
At ARAG, we constantly work to give members even more value for their money. That’s why we’ve included financial education and counseling. Call a Financial Counselor who can answer your money management questions, along with access to free online financial tools.

What Do I Get for My Money?

- You will receive in-office access to a nationwide network of more than 10,000 credentialed attorneys.
- You can call a Network Attorney for unlimited legal advice to help prepare documents, letters or a Will.
- You can use DIY Docs® to help you create any of 300+ state-specific, legally valid documents online.

What Does it Cost?

UltimateAdvisor®
$10.73 Bi-weekly
$11.63 Semi-monthly
$23.25 Monthly

UltimateAdvisor® Legal Insurance Plan Details:

Count on a wide range of coverage and services, like the examples shown below, that address the family, legal and financial matters you may encounter in life:

For the complete list of covered matters and coverage levels, visit CornellVoluntaryBenefits.com.

Top Plan Uses:

1. **Consumer Protection**
   - Get advice from an attorney for auto repairs, contractors, buying a car or addressing other types of fraud.

2. **Estate Planning**
   - Meet with an attorney to protect your life’s work with a will, living will or the appropriate powers of attorney.

3. **Property Protection**
   - Our Network Attorneys can help you address neighbor disputes, boundary disagreements and personal loans.

4. **Family**
   - When your family faces a challenge in life, whether it’s helping an ailing parent, adopting a child or overcoming divorce, our Network Attorneys are ready to provide assistance and representation.

You’ll also receive a minimum 25% reduced fee discount on attorney’s fees for non-covered, non-excluded issues.

**But wait, there’s more!**

When you select UltimateAdvisor, you’ll also receive:

- Member access to ARAGLegalCenter.com for hundreds of articles and guidebooks as well as DIY Docs® to create legally valid documents online.
- Coverage for Criminal Misdemeanor
- Additional Coverage for Divorce

For more information call Mercer Voluntary Benefits at 1-800-553-4861 or visit CornellVoluntaryBenefits.com.

“I have used ARAG 3 times and recommended it to many of my colleagues. I didn’t anticipate the legal situations that arose when I signed up, and was so happy it was there to get me through some very tough situations.”

Read unbiased reviews from real plan members at ARAGLegalCenter.com

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 our toll-free number.