



As a Cornell University faculty or staff member,
you have access to the legal plan administered by
Mercer Voluntary Benefits.

LEGAL INSURANCE PLAN

Open Enrollment Period: November 1–December 31, 2018



No matter where you are in your life—starting a job, approaching retirement, or somewhere in between—you're almost certain to experience life events that have legal implications. The legal program from ARAG® can save you time looking for an attorney and help you avoid high-cost attorney fees.

Coverage:

Legal insurance from ARAG® connects you with a network attorney who can help you resolve your legal issues — over the phone or in person. Network attorney fees for most covered legal matters are 100 percent paid in full. Some of the main ways members use the plan include:

- **Estate Planning** (will, living will, powers of attorney)
- **Family Law** (divorce, adoption)
- **Traffic Issues** (traffic tickets, minor moving violations, suspended license)
- **Property Protection** (neighbor disputes, boundary disagreements)
- **Consumer Protection** (issues with auto repairs, home contractors).

Cost:

\$11.63 semimonthly or \$10.73 biweekly (\$23.25 per month) paid through payroll deduction.

Enrollment:

You can enroll within 60 days of your new-hire benefits-eligible date or within 60 days of a qualifying life event. Outside of these enrollment periods, enrollment is limited to annual enrollment, November 1–December 31, 2018. Enroll online at [Workday>Legal/Auto/Home/Pet Insurance](#) or [CornellVoluntaryBenefits.com](#). Coverage is effective January 1, 2019. Enroll by 12/15/2018 and your premiums will be deducted starting in January. If you enroll after 12/15/2018 missed premiums will be spread across the remaining installments.

Disenrollment:

If you're enrolled in the legal plan and wish to end your coverage, you must disenroll during the annual enrollment, which ends December 31 or within 60 days of a qualifying life event. Call 1-800-553-4861 to speak to a customer service representative. Or follow the menu prompts: select "Legal," then "Disenroll."

Questions?

Call **1-800-553-4861** or Visit **CornellVoluntaryBenefits.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 1-800-553-4861.

Program Offered and Administered by Mercer Health & Benefits Administration LLC

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