

Legal Insurance from ARAG®

Designed for SEIU Local 503 Members

LEGAL INSURANCE

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 **\$343 per hour**.¹ ARAG offers top-performing legal insurance for you and your family.

What Do I Get for My Money?

In-Office Services: You receive access to a nationwide network of more than **12,000 credentialed attorneys** who can advise and represent you.

Telephone Advice: You can call a Network Attorney for **unlimited legal advice** to help prepare personal documents, letters or a will.

Online Resources: ARAG provides online tools and useful information to learn more about legal issues on your own. Use our **DIY Docs**[®] to help you create any of 350+ legally valid documents, including state-specific templates.

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

Tax Services and Identity Theft Protection!

We understand that sometimes financial situations in life can turn complex, especially when you're dealing with personal tax issues. Now you'll have a place to turn whenever you need expert tax advice and related services. Call to receive a one-on-one consultation with an experienced, professional tax specialist. And, don't forget you have Identity Theft Protection. This service can monitor changes to your credit file and online identity and notifies you of suspicious activity.

Common Legal Issues:	Attorney Fees @ \$343/hr. ¹	Attorney Fees with ARAG ²
Debt Collection Issues	\$2,573	\$0
Neighbor Dispute	\$2,230	\$0
Purchase a Home	\$2,144	\$0
Standard Will Preparation	\$1,458	\$0
Bankruptcy	\$3,087	\$0
Minor Traffic Offense	\$1,115	\$0

¹ Average attorney rates in the United States of \$343 per hour for attorneys with 11 to 15 years of experience. Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, November 2016. ² Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter. ³ Attorney costs calculated by multiplying the 2015 ARAG Claims Data by the average attorney rate in the United States of \$343 per hour for attorneys with 11-15 years of experience.

What Does it Cost?

UltimateAdvisor® Legal Insurance

Family Coverage: \$20.90 per month

Individual Coverage: \$15.84 per month

Legal Insurance from ARAG®

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:

These are just some of the benefits you receive. For a complete list of covered matters, visit ARAGLegalCenter.com, Access Code [10540sei](http://ARAGLegalCenter.com).

Consumer Issues

- Auto Repair
- Buy/Sell a Car
- Consumer Fraud
- Contractors

Estate Planning

- Wills
- Amendments to Wills
- Living Wills
- Powers of Attorney
- Estate Administration

Debt

- Bankruptcy
- Debt Collection

Civil Damage Defense

- Libel/Slander
- Pet-Related Matters

Family

- Adoption
- Alimony
- Child Support
- Child Custody
- Divorce (up to 15 hours)
- Domestic Violence
- Guardianship/Conservatorship
- Insanity/Infirmity
- Name Change
- Parental Responsibility

Real Estate

- Buy/Sell a Home
- Foreclosure
- Neighbor Disputes

Taxes

- IRS Tax Audit
- IRS Tax Collection

Traffic without DUI

- Suspension/Revocation
- Traffic Tickets (1x per year)

Disputes with a Landlord

- Contracts/Lease
- Eviction
- Security Deposit

Criminal Matters

- Extended Employment
- Habeas Corpus
- Juvenile
- Misdemeanors

General Matters

- Promissory Notes

You'll also receive a minimum 25% reduced fee on a Network Attorney's normal rate for any other non-covered, non-excluded issues.

But wait, there's more!

→ When you select **UltimateAdvisor**, you'll also receive:

- Identity Theft Insurance: Coverage up to \$1 million for expenses associated with restoring your identity.⁴
- Full-Service Identity Restoration: Restoration specialists can work on your behalf to clear your name and restore your identity.
- Lost Wallet Services: Restoration specialists will help you cancel and reissue credit cards, driver's license, etc.
- Single-Bureau Credit Monitoring: Monitors changes to your credit report.
- Internet Surveillance: Monitors websites and other data points to alert you if personal information is being traded and/or sold.
- Child Identity Monitoring: Monitors your minor's identity to alert you if their personal information is being traded and/or sold.
- Change of Address Monitoring
- Financial Education and Counseling Services with guidance and answers from highly-trained financial counselors on a variety of topics.
- Caregiving Hotline provides legal advice from Network Attorneys and caregiving services from Eldercare Specialists to assist you in caring for your parents and grandparents.

For additional information call member benefits at

1.844.503.SEIU (7348) or visit ARAGLegalCenter.com, access code **10540sei**.

Unlimited Access to Experienced Tax Specialists

You have a place to turn throughout the year whenever you need expert tax advice. You can call and receive one-on-one consultation with an experienced, professional tax specialist who provides:

- Tips for state or federal filing of personal taxes
- Explanation of tax law changes
- Research on complex, personal non-business tax matters
- Advice regarding IRS Audits and notifications
- Review of last year's personal tax return
- Personal tax return preparation for only \$50 (cost for each tax preparation~federal or state)⁵

"I have used ARAG multiple times over the years and the staff have always been professional, courteous, and knowledgeable. I have continued to sign up for this benefit for 12 years because I am never disappointed."

- Kelly S.

Read reviews from real plan members at ARAGLegalCenter.com

Limited Time to Enroll:

Protect your family, finances and future from everyday legal issues without the high cost of attorney fees. Simply complete the enrollment form located on page 4 and return it to:

SEIU Local 503
PO Box 12159
Salem, OR 97309

Family: \$20.90 per month

Individual: \$15.84 per month

UltimateAdvisor® Eligibility

Members of SEIU Local 503 are eligible to enroll in legal insurance within 90 days of becoming a new SEIU Local 503 member or during an Open Enrollment period. Dependents eligible for coverage include your spouse/partner⁶ and all unmarried dependent children of you or your spouse/partner, under the age of 26. You must apply for coverage for yourself to enroll your dependents.

Coverage Termination

Legal insurance coverage ends when the participant fails to make the required monthly premium payment or is no longer a member of SEIU Local 503.

Membership in the plan can only be canceled during an Open Enrollment period or if the policy is canceled by the policyholder.

Any legal matter for which coverage has already been confirmed will continue to be covered under the plan until that particular matter is completed.

Enrollment Change

Changes to your enrollment status are allowed within 31 days of a qualified status event and if the requested change is consistent with the qualifying event. A qualified status event may include:

- Marriage or divorce
- Birth or adoption
- Last child loses eligibility; for example, child reaches age 26 or marries
- Death of spouse or dependent

You must notify SEIU Local 503 member benefits within 31 days of the qualified status event. If SEIU Local 503 is not notified within 31 days of the qualified status event the next opportunity to change enrollment will be during an open enrollment period.

This is a summary of plan provisions related to the policy issued by ARAG® to SEIU Local 503. In the event of a conflict between this summary and the policy or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. The plan may be amended from time to time or terminated in its entirety at any time by SEIU Local 503.

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 at 800-247-4184.

¹Average attorney rates in the United States of \$343 per hour for attorneys with 11 to 15 years of experience. Disclaimer: The Survey of Law Firm Economics 2016 Edition, The National Law Journal and ALM Legal Intelligence, November 2016.

²Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter.

³Attorney costs calculated by multiplying the 2016 ARAG Claims Data by the average attorney rate in the United States of \$343 per hour for attorneys with 11 to 15 years of experience. Disclaimer: The Survey of Law Firm Economics 2016 Edition, The National Law Journal and ALM Legal Intelligence, November 2016.

⁴Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft plan summary for details.

⁵There is a flat \$50 charge for each personal tax return prepared (federal, state, local) and is limited to the preparation of tax forms 1040, 1040A or 1040EZ (includes Schedule A, Schedule B and Schedule D). If the tax return requires any other schedules, an additional fee of \$60.00 per hour will be billed to the member. If a different type of personal tax return is required the member will be billed \$60 per hour for the preparation of the return and any schedules.

⁶Your domestic partner is eligible to apply provided your relationship meets the criteria found on the SEIU Local 503 Domestic Partner Affidavit (located on page 16) or you have obtained a Certificate of Domestic Partnership with the State of Oregon. The SEIU Local 503 Domestic Partner Affidavit must be submitted along with the legal insurance enrollment form if you are enrolling your domestic partner.

Retirement

If a plan participant retires, the participant may continue coverage under the plan as a retiree provided the retiree maintains membership in SEIU Local 503 and makes the required monthly premium payments.

Pre-Existing Conditions

Any legal matter which occurs or is initiated prior to the effective date of the policy will be considered excluded and no coverage will apply. However, you may be eligible to receive at least 25% off the Network Attorney's normal hourly rate. ARAG® defines "initiated" as the date when the written notice of the legal dispute is sent or filed by you or received by you; or a ticket or citation is issued; or an attorney is hired.

Exclusions

1. Matters against ARAG, the policyholder (SEIU Local 503) or an insured against the interests of the named insured under the same Certificate.
2. Legal services arising out of a business interest, investment interests, employment matters, your role as an officer or director of an organization, and patents or copyrights.
3. Legal services in class actions, post judgments, punitive damages, malpractice, appeals, small claims court or equivalent court in your state.
4. Legal services deemed by ARAG to be frivolous or lacking merit, or in actions where you are the plaintiff and the amount ARAG pays for your legal services exceeds the amount in dispute, or in ARAG's reasonable belief you are not actively and reasonably pursuing resolution in your case.

For more information call member benefits at 1.844.503.SEIU (7348) or visit ARAGLegalCenter.com, access code 10540sei.



Legal Insurance Enrollment Form

Important notice: This form replaces all other enrollment forms on file.

Section 1 Member Information

This enrollment is for: New Member Open Enrollment Enrollment Change – Please indicate the reason for change:
 Marriage Death Divorce Other _____ Date of change _____

Name	Date of Birth	Gender <input type="radio"/> M <input type="radio"/> F	E-mail
Social Security Number	Agency Employed	Home Phone	
Mailing Address	City/State	Zip	Work Phone
Marital Status	<input type="radio"/> Single <input type="radio"/> Married <input type="radio"/> Domestic Partnership (per Certificate of Registered Domestic Partnership) <input type="radio"/> Widowed <input type="radio"/> Divorced <input type="radio"/> Domestic Partner (per Affidavit of Domestic Partnership)*	*If enrolling a domestic partner attach a completed SEIU Local 503 Affidavit of Domestic Partnership form.	

Section 2 Coverage Requested (check one)

Individual (\$15.84 per month) Family (\$20.90 per month)

Section 3 Family Plan Designation (please list family members to be insured)

Full Name	Relationship	Date of Birth

Section 4 Signature for Enrollment and Authorization for Payroll Deduction

*I hereby apply for benefits under the SEIU Local 503 group insurance plan issued by ARAG Insurance Company. I authorize my employer to deduct from my salary the amount necessary to cover my contribution for the group coverage (if payroll deduction is available).** The amount of insurance and the premium is subject to change as determined by the master policy agreement between SEIU Local 503 and ARAG® Insurance Company. See reverse for termination of coverage information.*

Signature **Date**

** Please read the information on the back of this form.

MEMBER DATE	CODE	DEDUCTION AMOUNT	AGENCY	EFFECTIVE DATE	Policy # 10540
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Please keep a photocopy for your records and mail this original to: **SEIU Local 503 at P.O. Box 12159, Salem, Oregon 97309, email to memberbenefits@seiu503.org or fax to (503) 581-1664**

Revised 9/2017

Insurance will become effective the 1st of the month for which payroll deduction is taken. If the deduction is taken on the 31st of the month, the insurance will become effective the 1st of the following month. Payroll deduction may not be available through all employers. Contact your payroll department or the SEIU Local 503 benefits department if you have any questions. If payroll deduction is not available you will be required to self pay your premium.

Benefit Eligibility

To be eligible for coverage under this plan you must maintain your membership with SEIU Local 503. Dependents eligible for coverage include spouse/partner and all unmarried dependent children under age 26.

Enrollment Change

Elections can only be changed or canceled during an open enrollment period or with a qualified status event. You must notify SEIU Local 503 Member Benefits within 31 days of the qualified event to be eligible for the enrollment change.

Termination of Coverage

Coverage under the legal plan ends when the participant fails to make the required monthly premium payment and/or is no longer a member of SEIU Local 503.

If a plan participant retires, the participant may continue coverage under the plan as a retiree provided the retiree maintains membership in SEIU Local 503 and makes the required monthly premium payments.

The plan may be amended from time to time or terminated in its entirety at any time by SEIU Local 503.

Pre-Existing Conditions and Continued Coverage

Any legal matter which occurs or is initiated prior to the effective date of the policy will be considered excluded and no benefit will apply. ARAG® Insurance Company defines "initiated" as the date when the infraction occurs or a document is filed with the court or when an attorney is hired.

Once coverage begins, that coverage will continue in force until the covered legal services on that action are completed.

Please remember that only the insurance policy can give the actual terms, coverages, amounts, conditions and exclusions.



SEIU Local 503
PO Box 12159
Salem, Oregon 97309-0159

1.844.503.SEIU (7348)

SEIU LOCAL 503 AFFIDAVIT OF DOMESTIC PARTNERSHIP

SECTION ONE AFFIRMATION OF DOMESTIC PARTNERSHIP

- (1) Are each eighteen (18) years of age or older.
- (2) Share a close personal relationship and are responsible for each other's common welfare.
- (3) Are each other's sole domestic partner.
- (4) Are not married to anyone nor have had another domestic partner within the prior six months.
- (5) Are not related by blood closer than would bar marriage in the State of Oregon.
- (6) Have jointly shared the same regular and permanent residence for at least six (6) months immediately preceding the date of this affidavit with the intent to continue doing so indefinitely.
- (7) Have signed a domestic partner declaration (applicable in jurisdictions, which provides for domestic partner declarations).
- (8) Are jointly financially responsible for basic living expenses defined as the cost of food, shelter, and any other expenses of maintaining a household. Domestic partners need not contribute equally or jointly to the cost of these expenses as long as they agree that both are responsible for the cost. If requested I would be able to provide at least three of the following as verification of our joint responsibility.
 - (a) Joint mortgage or lease.
 - (b) Designation of the domestic partner as primary beneficiary for a life insurance or a retirement contract.
 - (c) Designation of the domestic partner as primary beneficiary in the employee's will.
 - (d) Durable power of attorney for health care or financial management.
 - (e) Joint ownership of a motor vehicle, a joint checking account, or a joint credit account.
 - (f) A relationship or cohabitation contract which obligates each of the parties to provide support for the other party.

SECTION TWO DECLARATION OF MEMBER

- (1) I understand that my domestic partner is eligible for enrollment:
 - (a) Within 90 days of my becoming a new member of SEIU Local 503.
 - (b) During an open enrollment period.
 - (c) Within 31 days of meeting the criteria listed in Section One.
- (2) I understand that children of my domestic partner are eligible if they meet the requirement for an eligible dependent as defined by LifeMap Assurance Company, and/or ARAG Group.
- (3) I understand that this affidavit shall be terminated upon the death of my domestic partner or by a change in circumstance attested to in this Affidavit.
- (4) I agree to file a Statement of Termination of Domestic Partnership with the SEIU Local 503 Benefits Department within 30 days of any change to circumstances attested to in this Affidavit.
- (5) After such termination, I understand that another Affidavit of Domestic Partnership cannot be filed with the SEIU Local 503 Benefits Department until such time as the conditions of Section One above have been met.

SECTION THREE

DECLARATION OF PARTNERS

- (1) We understand that the information contained in the Affidavit relates to eligibility for benefits under the SEIU Local 503 life and/or legal insurance program. Any other use of this information will be subject to disclosure only upon either of our written authorization or as required by law.
- (2) We understand that a civil action may be brought against us for any losses, including reasonable attorney fees and court costs, because of willful falsification of information contained in this Affidavit of Domestic Partnership.
- (3) We understand that in addition to the eligibility requirements of SEIU Local 503 member benefit program for domestic partner coverage, there are terms and conditions of coverage set forth in the Service Agreement of each insurance plan offered through SEIU Local 503, plans which we agree to be bound.
- (4) We understand willful falsification of information contained in this Affidavit will result in termination of enrollment pursuant to this agreement by the SEIU Local 503 member benefit program.

We certify under penalty of perjury under the laws of the State of Oregon, that the foregoing is true and accurate to the best of our knowledge

Signature of Member

Print Name

Signature of Domestic Partner

Print Name

Member SSN

Date

****This affidavit of domestic partnership is for SEIU Local 503 life and/or legal insurance enrollment only and must be received by the SEIU Local 503 Benefits Department to be valid.****

Fax completed enrollment forms and domestic partner affidavit to (503) 581-1664 , mail to SEIU Local 503, PO Box 12159, Salem , OR 97309-0159 or email to memberbenefits@seiu503.org.