

# Legal Insurance from ARAG®

Designed for SEIU Local 503 Members

**Legal is everywhere. Protect yourself and your family with legal insurance.**

Life is full of legal situations. Some you plan for — like creating a will or buying a home — and others are more unexpected — like fighting a traffic ticket or struggling to get your deposit back from a difficult landlord. Enroll today for help navigating life's legal challenges.

**With UltimateAdvisor® legal insurance from ARAG®:**

- Your network attorney fees are **100% paid in full** for a wide variety of covered legal matters.
- You have access to ARAG's network of more than **15,000 attorneys** who average 20 years of experience.
- You can address your covered legal situations with a network attorney near you **for legal help and representation.**
- You have **anytime access to online tools and resources**, including DIY Docs® to help you create a variety of legally valid documents, including state-specific templates.

## What Do I Get for My Money?

**In-Office Services:** Visit with a network attorney in person who can advise you, review and prepare documents as well as represent you.

**Telephone Advice:** You can call a network attorney for professional legal advice and help with reviewing and preparing personal legal documents.

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

## What Does it Cost?

**Family Coverage: \$21.49 per month**

**Individual Coverage: \$16.29 per month**

**For questions or additional plan information**

- Call Membership Advantages at 1.844.503.SEIU (7348)
- Visit [ARAGlegal.com/plans](http://ARAGlegal.com/plans), access code 10540sei
- Call ARAG Customer Care from 5 a.m. to 5 p.m. Pacific time, Monday through Friday at 1.800.247.4184

*ARAG legal insurance can save you an average of \$1,950<sup>1</sup> per legal matter.*

## 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 toll-free 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, along with full-service identity restoration, identity theft insurance<sup>2</sup> and more valuable services.

# Legal Insurance from ARAG®

Designed for SEIU Local 503 Members

**Legal is everywhere. Protect yourself and your family with legal insurance.**

Life is full of legal situations. Some you plan for — like creating a will or buying a home — and others are more unexpected — like fighting a traffic ticket or struggling to get your deposit back from a difficult landlord. Enroll today for help navigating life's legal challenges.

**With UltimateAdvisor® legal insurance from ARAG®:**

- Your network attorney fees are **100% paid in full** for a wide variety of covered legal matters.
- You have access to ARAG's network of more than **15,000 attorneys** who average 20 years of experience.
- You can address your covered legal situations with a network attorney near you **for legal help and representation.**
- You have **anytime access to online tools and resources**, including DIY Docs® to help you create a variety of legally valid documents, including state-specific templates.

## What Do I Get for My Money?

**In-Office Services:** Visit with a network attorney in person who can advise you, review and prepare documents as well as represent you.

**Telephone Advice:** You can call a network attorney for professional legal advice and help with reviewing and preparing personal legal documents.

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

## What Does it Cost?

**Family Coverage: \$21.49 per month**

**Individual Coverage: \$16.29 per month**

**For questions or additional plan information**

- Call Membership Advantages at 1.844.503.SEIU (7348)
- Visit [ARAGlegal.com/plans](http://ARAGlegal.com/plans), access code 10540sei
- Call ARAG Customer Care from 5 a.m. to 5 p.m. Pacific time, Monday through Friday at 1.800.247.4184

*ARAG legal insurance can save you an average of \$1,950<sup>1</sup> per legal matter.*

## 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 toll-free 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, along with full-service identity restoration, identity theft insurance<sup>2</sup> and more valuable services.

# 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 [ARAGlegal.com/plans](http://ARAGlegal.com/plans), access code **10540sei**.

### Consumer Issues

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

### Estate Planning

- Wills
- Amendments to Wills
- Living Wills
- Powers of Attorney
- Estate Administration (up to 9 hours)

### Debt

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

### Civil Damage Defense

- Libel/Slander
- Pet-Related Matters

### Family

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

### Taxes

- IRS Tax Audit
- IRS Tax Collection

### Real Estate

- Buy/Sell a Home
- Foreclosure
- Neighbor Disputes

### Real Estate Disputes

### Traffic without DUI

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

### Services for Tenants

- Contracts/Lease
- Eviction
- Security Deposit
- Disputes with a Landlord

### Criminal Matters

- Extended Employment
- Habeas Corpus
- Juvenile
- Misdemeanors

### General Matters

- Promissory Notes
- Deeds
- Personal Property Protection
- Small Claims Assistance
- Immigration Assistance

### Government Benefits

- Social Security, Veterans and Medicare Disputes

### Review from a SEIU Plan Member

*"ARAG provides peace of mind. I never expected to use my legal insurance, but I've found times where I simply needed advice, and I love being able to call and get the best guidance."*

Marcy - Portland, OR

For any other non-covered and non-excluded issues, you'll receive a minimum 25% reduced fee on a network attorney's normal rate.

## But wait, there's more!

When you enroll in UltimateAdvisor®, you will also receive additional services like Identity Theft Protection, financial education and counseling, tax services and services for parents/grandparents.

- **Identity Theft Protection:** Coverage up to \$1 million for expenses associated with restoring your identity.<sup>2</sup>
- **Full-Service Identity Protection:** 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:** Alerts you if a change of address request has been submitted to the U.S. Postal Service for your address.
- **Financial Education and Counseling:** Guidance and answers from highly-trained financial counselors on a variety of financial issues, including debt management.
- **Services for Parents/Grandparents:** You'll have a place to turn when you want to address a legal need for a parent or grandparent. Consult with a network attorney about elder law matters such as Medicare eligibility, estate planning and consumer protection, as well as receive assistance from eldercare advocates.
- **Tax Services:** Year-round access to experienced tax specialists which includes a one-on-one consultation if you have questions or need advice regarding personal, non-business related tax matters.

Don't miss your opportunity to enroll in affordable legal protection. Simply complete the enrollment form located on page 4 and return it to: SEIU Local 503, PO Box 12159, Salem, OR 97309

## Eligibility

**New Member** - members are eligible to enroll within 90 days of new SEIU Local 503 membership. Members who are enrolled can enroll their spouse or qualified domestic partner and all unmarried dependent children of the member or their spouse/partner, who are under the age of 26. New members can also enroll their unmarried dependent child(ren) with a disability, who are age 26 or over, if you or your spouse/partner are their court-appointed legal guardian. Guardianship papers must be submitted with your enrollment form.

**Open Enrollment** - members are eligible to enroll during an annual open enrollment period. Members who are enrolled can enroll their spouse or qualified domestic partner and all unmarried dependent children of you or your spouse/partner, under the age of 26.

## 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; however, if the facts change, it could affect coverage or trigger an exclusion.

## 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 Membership Advantages 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.*

<sup>1</sup>Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2018 or 2019 and paid by December 31, 2020, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.

<sup>2</sup>The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please see the plan summary document for details.

Limitations and exclusions apply. 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 1.800.247.4184.

## 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. 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. If your matter is considered pre-existing, as long as it is not listed under the "Exclusions" in the plan, and so long as you have not hired an attorney, you are able to receive advice from a network attorney under the Telephone Legal Access Services benefit as well as receiving Reduced Fee Legal Services of at least 25% off the Network Attorney's normal hourly rate.

## Exclusions

Most personal and consumer related legal matters are covered by the legal insurance plan. UltimateAdvisor does not provide benefits for the following listed items. Any legal matter that occurs or is initiated prior to the member's plan effective date will be considered excluded and no benefits will apply.

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, employee benefits, your role as an officer or director of an organization, and patents or copyrights.
3. Legal services in class actions, punitive damages, personal injury, malpractice, court appeals or post judgments (settlement agreement signed by all parties, final binding arbitration, judgment issued by a court).
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 Membership Advantages at 1.844.503.SEIU (7348) or visit [ARAGlegal.com/plans](http://ARAGlegal.com/plans), access code 10540sei.**



# Legal Insurance Enrollment Form

Important notice: This form replaces all other enrollment forms on file and must be signed and dated to be valid.

## Section 1 Member Information

This enrollment is for:  New Member  Open Enrollment  Cancel  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 <input type="radio"/> Non-Binary	E-mail
Social Security Number	Agency Employed	Home/Cell 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) <i>If enrolling a domestic partner attach a completed SEIU Local 503 Affidavit of Domestic Partnership form.</i>		

## Section 2 Coverage Requested (check one - if selecting family coverage please complete Section 3)

Individual (\$16.29 per month)  Family (\$21.49 per month)

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

Spouse/Domestic Partner Name \_\_\_\_\_

Child(ren) Name	Date of Birth	<small>Check if Dependent Child with a Disability*</small>
_____	_____	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>

\*See eligibility information on the reverse side of this form for a dependent child with a disability who is age 26 and over. New members enrolling a dependent child over the age of 26 with a disability must include a copy of the Guardianship papers with their completed enrollment form.

## Section 4 Signature for Enrollment and Authorization for Payroll Deduction/Change

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.

Member Signature \_\_\_\_\_

Date \_\_\_\_\_

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

### FOR SEIU USE ONLY

MEMBER DATE	CODE	DEDUCTION AMOUNT	AGENCY	EFFECTIVE DATE	Policy # 10540

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 [membershipadvantages@seiu503.org](mailto:membershipadvantages@seiu503.org) or fax to (503) 581-1664

Revised for 2022 PY

Insurance will become effective the 1st of the month for which payroll deduction is taken. If the deduction is taken on the last day 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 Membership Advantages office if you have any questions. If payroll deduction is not available you will be required to self pay your premium.

## Benefit Eligibility

**New Member** - members are eligible to enroll within 90 days of new SEIU Local 503 membership. Members who are enrolled can enroll their spouse/domestic partner and all unmarried dependent children of you or your spouse/partner, under the age of 26. ***New members can also enroll their unmarried dependent children with a disability, who are age 26 or over, if the member or the members spouse/domestic partner is their court-appointed legal guardian. Legal guardianship papers must be submitted with enrollment form.***

**Open Enrollment** - members are eligible to enroll during an annual open enrollment period. Members who are enrolled can enroll their spouse/domestic partner and all unmarried dependent children of you or your spouse/partner, under the age of 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 Membership Advantages office within 31 days of the qualified event to be eligible for the enrollment change.

*To continue coverage of an unmarried dependent child with a disability who reaches age 26, you or your spouse/partner must be their court-appointed legal guardian before the child reaches age 26. Guardianship papers must be submitted to SEIU Local 503 Membership Advantages no later than 31 days after your child's 26th birthday.*

## 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® 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.

Any legal matter for which coverage has already been confirmed will continue to be covered under the plan until that particular matter is 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  
MEMBERSHIP ADVANTAGES  
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 Membership Advantages office 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 Membership Advantages 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 Membership Advantages 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 Membership Advantages 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 \_\_\_\_\_

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 Membership Advantages office 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 e-mail to [membershipadvantages@seiu503.org](mailto:membershipadvantages@seiu503.org).