Legal Insurance from ARAG®

Designed for SEIU Local 503 Members

LEGAL INSURANCE

Legal happens. Protect yourself and your family with legal insurance.

Legal issues can come up at any time. And facing them alone can be overwhelming when you're not sure what to do. A legal insurance plan from ARAG® provides access to experienced network attorneys and trusted resources for a wide range of legal needs. Enroll today.

With the UltimateAdvisor® plan from ARAG:

- Work with a network attorney and attorney fees are paid in full for most covered legal matters.
- Save thousands of dollars, on average, for legal matters by avoiding costly legal fees.
- We help connect you with local attorneys – many who average 20+ years of experience.
- Address your covered legal situations with a network attorney who is only a phone call away for legal help and representation.

What Do I Get for My Money?

Network Attorney Services: Work with a network attorney virtually, over the phone or in person who can advise you, review and prepare documents as well as represent you, even in court if necessary.

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

What Does it Cost?

Family Coverage: $23.74 per month
Individual Coverage: $18.04 per month

For questions or additional plan information

- Call Membership Advantages Customer Service at 1.503.772.6569
- Visit ARAGlegal.com/plans, access code 10540sei
- Call ARAG Customer Care Monday through Friday at 1.800.247.4184.

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, along with full-service identity restoration, identity theft insurance[1] and more valuable services.

Putting Family First: Expert Caregiving Guidance for Your Loved Ones

Family is important – let your legal plan be there for those who matter most. You'll have a place to turn when you want to address legal or caregiving needs for parents and grandparents.

Get access to personalized guidance from expert Care Coaches, digital educational and support tools – including a library of content to further your care education, medication and provider tracking and resources to assist with planning and managing care.

Don't miss your opportunity to enroll in affordable legal protection. You can enroll in one of three convenient ways:

1. Enroll Online: Email membershipadvantages@seiu503.org to request a link to our online enrollment form.
2. Visit the seiu503.org Membership Advantages page and complete the online enrollment form.
3. Mail: Complete the enrollment form located on page 6 and return it to:
   SEIU Local 503
   PO Box 12159
   Salem, OR 97309

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, access code 10540sei.

Consumer Protection Matters
- Insurance Disputes
- Consumer Protection

Wills and Estate Planning
- Wills
- Codicils
- Living Wills
- Powers of Attorney
- Estate Administration (up to 9 hours)

Debt-Related Matters
- Bankruptcy
- Garnishment
- Debt Collection
- Mechanic's Lien
- Student Loan Debt Collection

Civil Damage Claims
- Defense of Civil Damage Claims
- Pet-Related Matters

Family Law
- Adoption
- Alimony
- Child Custody
- Child Support
- Divorce (Contested - up to 15 hours)
- Name Change
- Domestic Partnership Agreements
- Domestic Violence
- Egg/Sperm/Embryo Donation Agreement
- Funeral Directive
- Gender Identifier Change
- Guardianship/Conservatorship
- Hospital Visitation Authorization
- Insanity/Infirmity
- Postnuptial Agreements
- Pre-Birth/Post-Birth Parentage Order
- Prenuptial Agreements
- Surrogacy Agreements

Tax Matters
- IRS Tax Audit
- IRS Tax Collection

Real Estate Matters
- Foreclosure
- Homeowner Association Disputes
- Purchase/Sale of House
- Neighbor Disputes
- Neighbor Disputes - Boundary
- Neighbor Disputes - Nuisance & Harassment
- Real Estate Disputes
- Real Estate Disputes - Property Title
- Residental Contractor Disputes
- Tenant Matter

Traffic Matters without DUI
- Suspension/Revocation
- Traffic Tickets

Criminal Matters
- Extended Employment
- Habeas Corpus
- Juvenile
- Misdemeanors
- Parental Responsibilities

General Matters
- Promissory Notes
- Deeds
- Document Review
- Personal Property Protection
- Small Claims Assistance
- Immigration Assistance

Government Benefits
- Social Security, Veterans and Medicare Disputes

For any other non-covered and non-excluded issues, you'll receive 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 and grandparents.

Identity Theft Protection
Rely on additional plan protection with Monitoring Services to help protect you and your loved ones' identities and personal information. Plus, you can access Restoration Services if you become a victim of fraud or identity theft.

- **Internet Surveillance:** Monitors thousands of websites and millions of data points, alerting you if your personal information is bought or sold online.
- **Single-Bureau Credit Monitoring:** Monitors and informs you of changes to your credit file.
- **Child Identity Monitoring:** Tracks your minor child's personal information and Social Security number for activity on the dark web.
- **Change of Address Monitoring:** Alerts you if a change of address request has been submitted to the U.S. Postal Service for your address.
- **Senior Adult Services:** Senior family members (up to 4 adults) are able to utilize identity theft monitoring services. The identity theft monitoring services include: Full-Service Identity Restoration, Lost Wallet Services and Identity Theft Insurance.
- **Full-Service Identity Restoration:** Restoration Specialists help clear your name and restore your identity by working on your behalf.
- **Lost Wallet Services:** Restoration Specialists help you cancel and reissue personal and financial documents such as credit cards, driver's license, Social Security cards and more.
- **Identity Theft Insurance:** Coverage up to $1 million for expenses and cash recovery associated with restoring your identity.[1]

Financial Education and Counseling Services
Call an accredited financial counselor who will consult with you on financial issues, including cash and debt management, student loan debt, saving and budgeting, credit reports and more.

Services for Parents and Grandparents
Receive personalized guidance from expert Care Coaches, digital educational and support tools – including a library of content to further your parents'/grandparents' care education, medication and provider tracking and resources to assist with planning and managing care. Your parents/grandparents can call a telephone network attorney to discuss elder law issues, such as Medicare eligibility, Social Security, estate planning and consumer protection issues. They will also have up to four hours per year to meet with a network attorney about miscellaneous legal matters.

Tax Services
Stress less about taxes with this service that provides year-round access to experienced tax specialists. You can call for a one-on-one consultation if you have questions or need advice regarding personal, non-business related tax matters. You can also request a review of your previous year's personal tax return, as well as discounted personal tax return preparation.

ENROLLMENT AND TERMINATION

New Member
Members are eligible to enroll within 90 days of becoming SEIU Local 503 members. Enrolled members may also enroll their spouse or qualified domestic partner and all unmarried dependent children under age 26. New members may additionally enroll unmarried dependent children age 26 or older with a disability if the member or their spouse/partner is the child's court-appointed legal guardian. Guardianship documentation must be submitted with the enrollment form.

Open Enrollment
Members are eligible to enroll during the annual open enrollment period. Enrolled members may also enroll their spouse or qualified domestic partner and all unmarried dependent children of the member or their spouse/partner who are under age 26.

Coverage Termination
Legal insurance coverage ends if the member fails to pay the required monthly premium or is no longer a member of SEIU Local 503. Plan membership may only be canceled during the annual Open Enrollment period or if the policy is terminated by the policyholder. Any legal matter for which coverage has already been approved will remain covered until that matter is resolved. However, changes in the facts or circumstances of the matter may affect coverage or result in an exclusion.

Retirement
If a plan member retires, they may continue coverage under the plan as a retiree, provided they maintain membership in SEIU Local 503 Retiree Local and continue to pay the required monthly premiums.

HOW TO ENROLL

New Member Enrollment
To enroll, you must complete and submit an SEIU Local 503 Legal Insurance Enrollment Form. Enrollment forms must be received no later than the last day of your 90-day enrollment period.

To enroll online, email membershipadvantages@seiu503.org to request an enrollment link or visit the Membership Advantages page at seiu503.org.

Open Enrollment
To enroll, you must complete and submit an SEIU Local 503 Legal Insurance Enrollment Form. Enrollment forms must be submitted by the last day of the Open Enrollment period.

To enroll online, email membershipadvantages@seiu503.org to request an enrollment link or visit the Membership Advantages page at seiu503.org.

Enrollment Change
Changes to your enrollment status are permitted within 31 days of a qualifying life event, provided the requested change is consistent with the event.

Qualifying life events include:

- Marriage or divorce
- Birth or adoption of a child
- Loss of eligibility for the youngest enrolled child (for example, reaching age 26 or getting married)
- Death of a spouse, domestic partner, or dependent

You must notify SEIU Local 503 Membership Advantages within 31 days of the qualifying life event. If notification is not received within 31 days, your next opportunity to make enrollment changes will be during the annual Open Enrollment period.

ARAGlegal.com/plans, access code 10540sei.

For more information call Membership Advantages at 1.503.772.6569, visit our website at seiu503.org or email us at membershipadvantages@seiu503.org.

Pre-Existing Conditions
Legal matters that occur or are initiated before the policy's effective date are excluded from coverage. ARAG® defines "initiated" as the date:

- Written notice of a legal dispute is sent, filed, or received by you;
- A ticket or citation is issued; or
- An attorney is retained.

If your legal matter is considered pre-existing, you may still be eligible for certain services, provided the matter is not listed under the plan's Exclusions and you have not retained an attorney. In these cases, you may access Telephone Legal Access Services for legal advice from a network attorney and receive Reduced Fee Legal Services, which provide at least a 25% discount off the network attorney's standard rates.

Exclusions
Most personal and consumer-related legal matters are covered under the legal insurance plan. However, UltimateAdvisor® does not provide benefits for certain excluded matters. In addition, any legal matter that occurs or is initiated before the member's plan effective date is considered a pre-existing matter and is not eligible for coverage under the plan.

The following matters are not covered under the legal insurance plan:

1. Legal matters involving claims against ARAG®, SEIU Local 503 (the policyholder), or another insured person when the matter is adverse to the interests of the named insured under the same certificate.
2. Legal services arising from business or investment interests; employment-related matters; employee benefits; service as an officer or director of an organization; or issues involving patents, trademarks, or copyrights.
3. Legal services related to class actions, punitive damages, personal injury claims, professional malpractice claims, appeals, or the enforcement of judgments.
4. Legal matters that ARAG determines to be frivolous, without merit, or where the cost of covered legal services would exceed the amount in dispute. Coverage may also be denied if, in ARAG's reasonable judgment, you are not actively and reasonably pursuing resolution of the matter.

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.

[1]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.

For more information call Membership Advantages at 1.503.772.6569, visit our website at seiu503.org or email us at membershipadvantages@seiu503.org.

ARAGlegal.com/plans, access code 10540sei.

SEIU503 MEMBERSHIP ADVANTAGES
SEIU503.ORG

Legal Insurance Enrollment Form

Important notice: This form replaces all other legal insurance enrollment forms on file and must be signed and dated to be valid. Legal insurance is underwritten by ARAG Legal.

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** ❍M ❍F ❍Non-Binary | **E-mail**

Agency Employed | **Home/Cell Phone**

Mailing Address | **City/State** | **Zip** | **Work Phone**

Marital Status ❍Single ❍Married ❍Domestic Partnership (per Certificate of Registered Domestic Partnership)

❍Widowed ❍Divorced ❍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 - if selecting family coverage please complete Section 3)*

❍Individual ($18.04 per month) ❍Family ($23.74 per month)

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

Spouse/Domestic Partner Name

Child(ren) Name **Date of Birth** *Check if Dependent Child with a Disability** ❑

Date of Birth ❑

Date of Birth ❑

Date of Birth ❑

**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 and agree to pay the required monthly premium. The amount of insurance coverage and the applicable premium are subject to change in accordance with the terms of the master policy agreement between SEIU Local 503 and ARAG Insurance Company. Please see the reverse side for information regarding termination of coverage.

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, or fax to 503-776-7341. Or contact membershipadvantages@seiu503.org for information on how to enroll online.**

Revised for 2027 PY

Insurance Effective Date
The insurance effective date is determined by when the enrollment form is received, processed, and the applicable premium payment or payroll deduction is received. Coverage becomes effective according to the plan's eligibility and effective-date provisions. If payroll deduction is unavailable through your employer, you must pay premiums directly.

Eligible Dependents
- Spouse or domestic partner.
- Unmarried dependent children under age 26.*
- Domestic partners require appropriate documentation (Affidavit or Registered Domestic Partnership certificate).

**Coverage for an unmarried dependent child with a disability may continue beyond age 26 if you or your spouse/partner become the child's court-appointed legal guardian before the child reaches age 26. To maintain coverage, copies of the court-issued guardianship documents must be submitted to the SEIU Local 503 Membership Advantages Office no later than 31 days after the child's 26th birthday. Failure to provide the required documentation within this time frame may result in termination of the child's coverage under the plan.*

Enrollment Changes
Coverage elections can generally only be:
- Canceled or changed during Open Enrollment, or
- Changed following a qualified status event.
- You must notify the SEIU Local 503 Membership Advantages office within 31 days of a qualifying event.

Termination of Coverage
Coverage under the Legal Plan will terminate if the participant fails to pay the required monthly premium or is no longer a member of SEIU Local 503.

Pre-Existing Legal Matters
Any legal matter that occurs or is initiated before the effective date of coverage is excluded from the plan and no benefits will be provided. For purposes of determining eligibility for coverage, ARAG® defines "initiated" as the date:
- Written notice of a legal dispute is sent by you or received by you;
- A ticket or citation is issued; or
- An attorney is retained or hired.

Continuation of Coverage for Existing Claims
Any legal matter for which coverage has been approved prior to termination of coverage will continue to be covered under the plan until that specific legal matter has been completed, subject to the terms, conditions, and limitations of the plan.

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

SEIU Local 503 reserves the right to amend the plan from time to time or to terminate the plan in its entirety at any time.

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

Membership Advantages Office - 503.772.6569
SEIU Member Assistance Center - 844.503.SEIU (7348)