



ARAG Legal Plan

Legal Plan Coverage

Administered by ARAG, the legal plan is a legal safety net that provides comprehensive legal protection and resources. The legal plan includes:

- No waiting periods on ANY coverages (including bankruptcy and divorce). You can use the plan as soon as you need it.
- Broad coverage of life's legal issues. More coverages for your investment including defense of motions to modify, administrative hearings and IRS audit protection and collection defense.
- Freedom of choice for representation. You can choose ANY attorney you want to work with, in or outside ARAG's Network. ARAG doesn't assign attorneys for representation.
- A trusted carrier with national reach. As a leading provider of legal insurance in the United States for more than 35 years, you have access to ARAG's its nationwide network of more than 6,600 attorneys.

You can use the ARAG Legal Plan as soon as you need to, NO waiting periods. Benefits include:

In-office Legal Representation

Attorney fees for most covered matters are 100% paid-in-full when you work with your choice of a Network Attorney with NO waiting periods unless otherwise stated. Network Attorneys provide legal representation – including review and document preparation – for covered legal matters including:

- Standard Will Preparation
- Complex Will Preparation (up to 6 office hours)
- Codicil Preparation (Amendment to a Will)
- Living Will Preparation
- Powers of Attorney Preparation
- Contested Guardianship/Conservatorship
- Uncontested Guardianship/Conservatorship
- Legal Name Change Proceedings
- Contested Divorce (up to 10 office Hours/\$70 per hour for all additional hours)
- Uncontested Divorce
- Defense of Motions to Modify, a Final Divorce Decree
- Spousal Divorce (partial reimbursement)
- Consumer Protection
- Debt Collection Defense
- Juvenile Court Proceedings
- Defense of Felony (named insured only)
- Criminal Misdemeanor Defense
- Driving Privilege Protection
- Driving While Intoxicated
- Personal Transfers (1 purchase and sale per year)
- Refinance (up to 1 hour per year)
- Personal Property Issues
- Tenant Rental Issues
- Administrative Hearings (includes visa extensions, naturalization and deportation, also referred to as removal)
- Insanity and Infirmity Defense
- IRS Audit Protection (partial reimbursement)
- IRS Collection Defense (partial reimbursement)

- Personal Bankruptcy
- General In-Office for any other legal issues - (up to 2 hours per family every 6 months)

For a complete list, please review the chart on Page 105.

To locate a Network Attorney in your area, call the toll-free number, 800.360.5567, or visit ARAGLegalCenter.com, enter Access Code: **10287mds**, click on the **"Choose Your Plan" tab and the Attorney Finder link**.

You can see a Network Attorney for legal representation – including review and document preparation.

You may also select a Non-Network Attorney and the plan will reimburse you according to scheduled limits. The legal services that are available are listed on the chart on Page 105.

Reduced Fee Services

If you need legal representation for a legal situation that's not covered under the ARAG Legal Plan, you can still save money through the Reduced Fee Benefit. Network Attorneys provide a reduced fee of at least 25 percent off their normal hourly rate for any legal situations that are not covered or excluded.

Telephone Legal Advice and Consultation

Attorneys can easily handle certain legal matters over the phone. You can consult with a Network Attorney over the phone as often as necessary – for any of the following legal needs, including:

- General Legal Advice and Consultation on virtually any legal matter
- Standard Will Preparation
- Living Will Preparation
- Durable Powers of Attorney Preparation
- Small Claims Assistance
- Follow-up Calls and Letters
- Specific Document Preparation
- Document Review

Identity Theft Services

You have toll-free access to Certified Identity Theft Case Managers who will help you get your life back in order and repair any damage done to your identity. The case managers will:

- Explain what identity theft is and how to prevent it
- Provide resources to minimize and recover from identity theft
- Explain plan coverages that may be relevant to the identity theft, such as Consumer Protection
- Provide Identity Theft Prevention and Victim Action Kits
- Monitor the resolution of the situation

Immigration Assistance

To help with the immigration process, your plan includes:

- Toll-free telephone advice from an attorney on how immigration relates to your legal matter and what actions may be taken.
- Access to immigration education materials.
- Access to Network Attorneys who will provide reduced fee services of at least 25% off their normal hourly rate for specific covered matters.



Online Legal Tools and Resources

The ARAG Legal Center provides easy online access to legal tools and resources, including:

- An Education Center offering a wide range of tools to educate and empower you to handle your legal issues, including the Law Guide, Guidebooks, LawExpresso and the Legal Glossary.
- Hundreds of Do-It-Yourself Legal Documents™, when you want the convenience and control of preparing legally valid documents yourself.
- Assessments, calculators, and profiles to learn what legal matters may impact your life.

Financial Education and Counseling Services - ARAG Exclusive

You have access to PricewaterhouseCoopers LLP professional Financial Counselors and an online resources exclusively through your ARAG Legal Plan. Experienced Financial Counselors are available to answer questions and provide guidance on a range of financial topics including:

- General Financial Planning Information and Guidance
- Cash and Debt Management/Budgeting
- Retirement and Investment Planning
- Federal Tax Information and Education
- Individual Retirement Accounts (IRAs)

You also have access to an online resources through the ARAG Legal Center that provide:

- A Personalized Financial Plan
- A Step-by-Step Action Plan
- Life Events Guides and Financial Articles
- Online Courses
- Financial Calculators
- A Mutual Center
- Webcasts

What if I have a legal concern that existed before I became insured under the ARAG Legal Plan?

Coverage for pre-existing matters is included as long as the legal action or charge is filed and the attorney is first retained after the effective date of the policy. (Most attorneys' fees are 100 percent paid-in-full for covered matters when a Network Attorney is used.) Coverage is provided for matters in process at the time of termination of employment or plan termination. Coverage is provided anywhere in the United States.

Your rates are listed below.

NOTE: These premiums will be deducted on a post-tax basis.

	10-month (20 Deductions)	11-month (24 Deductions)	12-month (26 Deductions)
Legal Plan	\$ 10.38	\$ 8.65	\$ 7.99

How to Use Legal Benefits

You can use your ARAG Legal Plan as soon as you need to, with NO waiting periods, in the following ways:

1. **Legal Advice and Consultation:** Insured employees can reach a Network Attorney by calling 800.360.5567, Monday - Friday, 8 a.m. - 8 p.m., ET.
2. **Legal Representation Services – Network Attorney:** Contact the Network Attorney of your choice and identify yourself as an insured M-DCPS employee and ARAG member. The Network Attorney will file a claim with ARAG to receive reimbursement and, for most covered benefits, attorney fees are 100 percent paid-in-full. You will be responsible for any filing fees, court costs and miscellaneous costs, such as photocopying.
3. **Legal Representation Services – Non-Network Attorney/Indemnity Coverage:** You may choose to use an attorney not in the network and be reimbursed by ARAG up to schedule maximums by submitting a claim form and your attorney's billing statement directly to ARAG. Claim forms can be obtained by calling the ARAG Customer Care Center at 800.360.5567, Monday - Friday, 8 a.m. - 8 p.m., ET or by logging in as a member at ARAGLegalCenter.com and clicking on the "Find an Attorney" tab and the "Non-Network Attorney Claim Form" link.

How to Select ARAG Legal Benefits

You may cover yourself and your family by selecting the ARAG Legal Plan under the Employee-Paid FlexPlan Benefits section of the online enrollment.

How does the legal coverage benefit affect taxes?

According to IRS rules, the Legal Plan is not qualified to be included in the FlexPlan as a tax-free benefit. If you select legal coverage, your premium is deducted on an after-tax basis (POST-TAX).

What legal services does the plan exclude?

Plan exclusions include: actions between you and your employer, union, fellow employees, Fringe Benefits Management Company, a Division of WageWorks, insurance carriers, ARAG Insurance Company, or anyone else when prohibited by law; business matters, preparation of tax returns, patents or copyrights, summary procedure actions; class actions, interventions or amicus curiae filings, citizen's dispute settlements program procedures; filing fees, court costs, and miscellaneous costs, or matters where other reimbursement is available; contingency fee, workers' compensation, unemployment compensation and probate cases; actions between you and your dependents; duplication of services previously claimed, title search and title insurance, and legal proceedings where you are entitled to legal representation or reimbursement from any other source; and matters related to structural damage to dwellings, appurtenances, paved surfaces and matters not specifically listed.



ARAG Legal Plan

Who is an eligible dependent covered under this plan?

Eligible dependents covered under the Legal Plan include:

- Spouse (until a final decree of divorced has been filed)
- Domestic Partner
- Unmarried natural children, stepchildren, children under your care through court-approved guardianship, and children of a Domestic Partner through the end of the calendar year in which he/she reaches age 19.
- Children may be covered until the end of the calendar year in which the child reaches age 26 if he/she is a full-time or part-time student who receives more than half of his/her financial support from the eligible employee. Children may also be covered until the end of the calendar year in which he/she reaches age 26 if the child suffers from a mental or physical handicap, is incapable of self-support, and is fully dependent upon the employee for support.

Which insurance company makes the Legal Plan available to me?

ARAG Insurance Company underwrites and administers the plan. A.M. Best's Reports, an organization that compares and rates the financial strength and performance of insurance companies, rates ARAG Insurance Company "A" (Excellent).

NOTE: This product description does not constitute an insurance certificate or policy. The information provided is intended only to assist in the selection of benefits. Final determination of benefits, exact terms and exclusion of coverage for each benefit plan are contained in the certificates of coverage.

Certificate(s) of Coverage for your insurance benefits are available to you online throughout the year. A hard copy of these certificates will not be mailed to you automatically. Your Certificate(s) of Coverage are document(s) issued by the insurance company for benefits registered with the State of Florida. These documents are available for the benefits you selected during Open Enrollment or as a new employee. To view or print a copy of a Certificate of Coverage for any benefit, log on to www.dadeschools.net under highlights click on "Employee Benefits," and then under the M-DCPS New/Current Employees column, click on "Certificates of Coverage." If you prefer to have a hard copy mailed to your home address, please contact the appropriate insurance company directly. Their phone numbers are listed on the M-DCPS website under "Important Phone Numbers."



What legal services are available?

The chart below shows the legal services available.

Coverage	Network Attorney	Non-Network Attorney*
In-Office Legal Services		
Consumer protection	Paid in full	\$2,200**
Debt Collection Defense		
IRS audit protection (attorney or accountant)		
Audit consultation	\$420*	\$420*
Representation at audit before litigation	\$900*	\$900*
Defense for IRS litigation	\$5,000*	\$5,000*
Personal bankruptcy/wage-earner plan	Paid in full	\$420*
Dissolution		
Divorce, legal separation or annulment (coverage for employee)		
Uncontested	Paid in full	\$600*
Contested		\$600*
ARAG will pay a Network Attorney in full for the first 10 hours of the attorney's time. The Network Attorney will bill the insured at \$70 per hour for all additional hours.		
Employee's Spouse's legal fees	\$300*	\$300*
Defense of motion to modify a prior divorce decree	Paid in full	\$360*
Adoption	Paid in full	\$350*
Contested Guardianship/Conservatorship		
Uncontested Guardianship/Conservatorship	Paid in full	\$300*
Incompetency or infirmity proceedings	Paid in full	\$2,200**
Name change	Paid in full	\$240*
Juvenile court proceedings (excluding traffic matters)	Paid in full	\$2,080**
Habeas corpus	Paid in full	\$300*
Defense of DWI	Paid in full	\$2,080**
Criminal misdemeanor defense (except involving motorized vehicles)	Paid in full	\$2,080**
Traffic charges where your license could be suspended or revoked	Paid in full	\$2,080**
Felony (named insured only)	Paid in full	\$2,500*
Estate planning		
Individual simple will	Paid in full	\$100
Husband and wife simple wills	Paid in full	\$125
Codicil	Paid in full	\$60*
Complex Wills (Wills with trust)	Paid in full 6 hrs.	\$240*
Living will	Paid in full	\$60*
Durable power of attorney	Paid in full	\$60*
Purchase/sale of principal residence (one attempt at each per year)	Paid in full	\$360*
Real estate refinancing (limit of one hour)	Paid in full	\$60*
Administrative hearings (excluding employment related)	Paid in full	\$1,200*
General In-office***		
Office consultations for legal advice, negotiation, document preparation and review	2 hours every 6 months per family, noncumulative***	\$120*



ARAG Legal Plan

Coverage continued

Network Attorney

Non-Network Attorney*

Telephone Legal Advice and Consultation

Paid in full

N/A

Attorneys can easily handle certain legal matters over the phone.

You can consult with a Network Attorney over the phone as often as necessary – for any of the following legal needs including:

- General Legal Advice and Consultation on virtually any legal matter
- Standard Will Preparation
- Living Will and Durable Powers of Attorney Preparation
- Small Claims Assistance
- Follow-up Calls and Letters
- Specific Document Preparation
- Document Review

ONLINE LEGAL Tools and resources – Paid in full

N/A

N/A

At ARAGLegalCenter.com, you have easy online access to legal services, including:

- Assessments, calculators, and profiles to learn what legal matters may impact your life.
- An Education Center offering a wide range of tools to educate and empower you to handle your legal issues, including:
 - Law Guide - easy-to-understand legal articles to help you research your legal situation.
 - Guidebooks - A collection of "go-to guides" with detailed information and checklists to assist you with common life events.
 - Legal Glossary - An easy-to-use glossary to help you better understand complex legal terms.
 - Hundreds of Do-It-Yourself Legal Documents™, for when you want the convenience and control of preparing legally valid documents yourself.

VALUE-ADDED SERVICES

- Financial and Education Counseling Services - Paid in Full
- Identity Theft Services - Paid in full
- Immigration Assistance - Paid in Full

N/A

N/A

N/A

N/A

* Non-Network Attorney coverage is at \$60 per hour to the stated amount for pre-trial; \$200 for 1/2 day trial.

** Trial coverage of \$1600 is included in these amounts (\$200 for half-day trial, and major coverage). Pretrial coverage is the stated amount less \$1600.

*** You cannot use the 2 hours to increase any other plan benefits or waive their limitations.



ARAG SeniorAdvocate™ Legal Plan

M-DCPS offers a one-stop resource with the legal, financial and adult care assistance you need to take care of your family: SeniorAdvocate Legal Plan, administered by ARAG.

With SeniorAdvocate, you can receive legal advice and consultation, and reduced fee services on a variety of legal matters including: fraud, schemes and scams, planning for incapacity, healthcare decisions, financial planning, debt and consumer protection and estate planning.

Which of my family members can benefit from the SeniorAdvocate™ Plan?

You can use the plan for matters related to your parents, grandparents, spouse's parents and spouse's grandparents.

What legal services are offered?

Legal Advice and Consultation

You will have toll-free telephone access to a Network Attorney for the following services:

- Legal Advice and Consultation - Toll-free telephone advice on how the law relates to senior family members personal legal matters and which actions may be taken.
- Document Preparation - Assistance with the preparation or review of the following documents as they relate to the senior family members:
 - Special powers of attorney and revocations
 - Challenge to denial of credit
 - Bad check notice
 - Promissory notes and affidavits related to their personal property
 - Bills of sale related to personal property
- Document Review - Attorneys will review legal documents for the senior family member, up to four pages, except those related to trusts or real estate property transfers.
- Follow-up Calls/Correspondence - Assistance with follow-up telephone calls and correspondence to third parties, related to the senior family member.

Legal Representation

If a matter requires an in-office visit, you can meet with a Network Attorney and you are guaranteed at least a reduced fee of at least 25 percent off of his/her normal rates.

To use a Network Attorney:

- Contact the attorney to make an appointment. Identify yourself as an ARAG plan member.
- Ask the attorney what materials you should bring to your appointment.
- The attorney will provide the needed services.
- The Network Attorney will bill you directly at the discounted rate.

What Financial Educational and Counseling Services are available?

Only through ARAG's SeniorAdvocate do you have exclusive access to professional financial counselors from PricewaterhouseCoopers LLP and an interactive financial planning website to help you deal with your senior family members financial future.

Experienced financial counselors are available to answer questions and provide guidance on a range of financial topics including:

- General Financial Planning Information and Guidance
- Cash and Debt Management/Budgeting
- Retirement and Investment Planning
- Federal Tax Information and Education
- Individual Retirement Accounts (IRAs)

You also have access to an interactive financial planning website that offers:

- A Personalized Financial Plan
- A Step-by-Step Action Plan
- Life Events Guides and Financial Articles
- Online Courses
- Financial Calculators
- A Mutual Center
- Webcasts

Identity Theft Services

You have toll-free access to Certified Identity Theft Case Managers who will help your senior family members get their life back in order and repair any damage done to their identity. The case managers will:

- Explain what identity theft is and how to prevent it
- Provide resources to minimize and recover from identity theft
- Explain relevant plan coverages
- Provide Identity Theft Prevention and Victim Action Kits
- Monitor the resolution of the situation

To access the provider directory, visit ARAGLegalCenter.com, enter Access Code: 10287mds, click on the "Choose Your Plan" tab and the Attorney Finder link.

For questions relating to your account, contact a Customer Care Specialist at 800.360.5567, Monday - Friday, between 8 a.m. - 8 p.m. ET.



ARAG SeniorAdvocate™

What are Caregiving Services?

You can receive assistance in planning for your own or your senior family member's immediate or future adult care needs through toll-free, telephone access to a Care Advocate who will:

- Answer your eldercare-related questions, assess eldercare needs and help you develop a care plan.
- Send you a customized information guide that contains lists of assisted living facilities, nursing homes or home health care agencies – including comparative quality-of-care ratings and reports on thousands of facilities and agencies – along with helpful eldercare information.
- Give you access to the nation's most comprehensive eldercare database with more than 90,000 long-term care providers.
- Conduct searches to determine availability and rates of assisted living facilities, nursing homes, home health care agencies and adult day care providers. Advocate will negotiate discounts when available.

Plus, you will have access to the **ElderAnswers Website** which provides you online access to quality-of-care ratings and reports, direct access to the provider database, and a wide-range of eldercare information.

Which insurance company makes the SeniorAdvocate Legal Plan available to me?

ARAG Insurance Company underwrites and administers this plan. A.M. Best's Reports, an organization that compares and rates the financial strength and performance of insurance companies, rates ARAG Insurance Company "A" (Excellent).

Visit **ARAGLegalCenter.com** and enter **Access Code: 10287mds** for more information.

Your rates are listed below.

NOTE: These premiums will be deducted on a post-tax basis.

	10-month (20 Deductions)	11-month (24 Deductions)	12-month (26 Deductions)
SeniorAdvocate™ Program	\$4.66	\$3.88	\$3.58

Life the Way You Want to Live™

For your convenience, attorney information and an online Attorney Finder can be found when you visit ARAGLegalCenter.com, enter Access Code: 10287mds, click on the "Choose Your Plan" tab and the Attorney Finder link. You may also call the Customer Care Center at **800.360.5567**, Monday - Friday, 8 a.m. – 8 p.m. ET. The ARAG Network Attorneys average nearly 25 years of experience.

Is your personal attorney a member of the ARAG Attorney Network? If not, let them know and they can contact ARAG about joining, or the attorney can visit **www.ARAGgroup.com**.

NOTE: This product description does not constitute an insurance certificate or policy. The information provided is intended only to assist in the selection of benefits. Final determination of benefits, exact terms and exclusion of coverage for each benefit plan are contained in the certificates of coverage.

Certificate(s) of Coverage for your insurance benefits are available to you online throughout the year. A hard copy of these certificates will not be mailed to you automatically. Your Certificate(s) of Coverage are document(s) issued by the insurance company for benefits registered with the State of Florida. These documents are available for the benefits you selected during Open Enrollment or as a new employee. To view or print a copy of a Certificate of Coverage for any benefit, log on to **www.dadeschools.net** under highlights click on "Employee Benefits," and then under the M-DCPS New/Current Employees column, click on "Certificates of Coverage." If you prefer to have a hard copy mailed to your home address, please contact the appropriate insurance company directly. Their phone numbers are listed on the M-DCPS website under "Important Phone Numbers."

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