



Protect Your Family, Finances and Future

*UltimateAdvisor[®], a comprehensive legal plan,
offered to you as an employee of NC Dept. of
Health & Human Services.*

Life's Legal Issues: Can It Happen to You?



In the next year, will you experience one of these legal issues or others?

- Buy or sell a home
- Have a dispute with a contractor
- Need to prepare or update a Will
- Have a child who is in trouble with the law
- Receive calls from a collection agency
- Plan to adopt a child

**7 out of 10
Americans
experienced
one or more
legal events in
the past year.¹**

¹ "Legal Needs of Today's Multi-Generational Workforce," a national study conducted by Russell Research and commissioned by ARAG®, September 2008.

Legal Issues Can Cost You



You can incur costly legal expenses by seeking assistance on your own.

Basic Legal Need	Number of Attorney Hours²	Cost of Attorney Fees³
Complex Will Preparation	6.5	\$1,846
Contractor Dispute	7	\$1,988
Buy/Sell a Home	8	\$2,272
Debt Collection	8.5	\$2,414

² Number of hours is based on 2009 ARAG Claims Data.

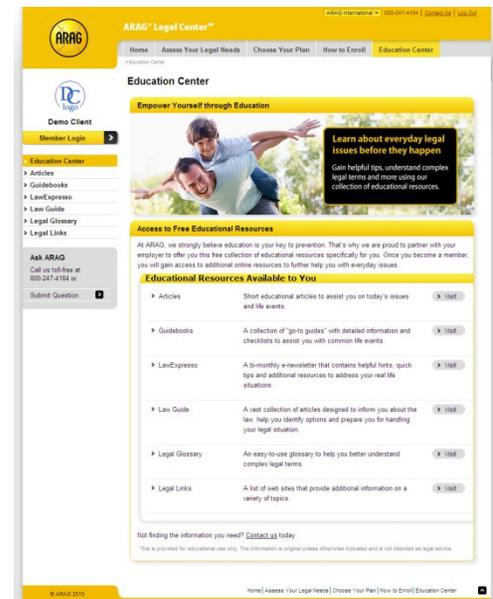
³ Average attorney rate calculated by multiplying average number of hours by the average attorney rate in the United States of \$284 per hour for attorneys with 11-15 years of experience per the Survey of Law Firm Economics, Incisive Legal Intelligence, July, 2009.

PLAN Empower Yourself



You have access to a single, trusted source of resources to help you get started on any legal issue, including:

- Guidebooks
- *LawExpresso*®
- The Law Guide



Visit ARAGLegalCenter.com and enter Access Code **11246nc**.

PROTECT Guidance and Direction



Protect yourself from life's expected – or unexpected – events. Look to our experienced professionals and trusted resources for guidance and direction, including:

- Telephone advice and consultation from a Network Attorney
- Certified Identity Theft Case Managers
- Financial Counselors
- Estate planning documents (Standard and Complex Wills, Living Will, Powers of Attorney, etc.)



Call an award-winning Customer Care Specialist toll-free at 800-247-4184, Monday-Friday, 8:00 a.m. – 8:00 p.m. Eastern time for more information.

RESOLVE

Relieve the Stress of Legal Issues



When a life event turns into a legal issue, ARAG will be there for you.

- Work directly with a Network Attorney, who can provide **document review, document preparation and follow-up calls and letters** on your behalf.
- If you require legal **representation**, Network Attorneys can protect you on a wide-range of covered legal services – many of which are **100% paid-in-full** when you work with a Network Attorney.

Network Guarantee

No Network Attorneys located within 30 miles of your home? ARAG will locate an attorney who will provide full benefits for covered services.

Enrollment Details



Plan rate and details:

- \$17.24 monthly
- Available to all full-time employees
- Covers you, your spouse and dependent children up to age 19 or under the age of 23 if full-time student
- One year commitment – can only cancel during annual enrollment or if a qualified life event has occurred

How to Enroll:

- Fill out the ARAG enrollment form provided and return to Human Resources

For Additional Information



Online

Visit [ARAGLegalCenter.com](https://www.araglegalcenter.com) and enter Access Code **11246nc** to view information on enrolling in a legal plan, Frequently Asked Questions and Network Attorney information.



Telephone

Talk to an ARAG Customer Care Specialist toll-free at **800-247-4184**, Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern time.



E-mail

An ARAG Customer Care Specialist at Service@ARAGgroup.com.

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