





Legal Insurance Plan Comparison Grid for Gladewater ISD

If the employer would like to offer both ARAG legal plans, our underwriters allow the implementation of Option 1 & Option 2 because employees like choice and they appreciate the spread in rates.

Plan Benefit / Coverage	 Legal Insurance OPTION 1: 'UltimateAdvisor' Legal Plan (\$16.97 per month)	 Legal Insurance OPTION 2: 'UltimateAdvisor Plus' Legal Plan (\$21.80 per month)
General Legal Services		
Toll-Free Legal Advice	Covered	Covered
General Legal Advice and Consultation	Covered	Covered
Emergency After Hours/Weekend Advice	Covered	Covered
Client Specific Website for Eligible Employees and Members	Yes	Yes
- DIY Legal Documents (<i>Create, Edit, and Store Documents Online</i>) for Members	Yes	Yes
- Plan Document/Certificate of Insurance for Members	Yes	Yes
- Online Legal Tools and Resources for All Employees	Yes	Yes
Mobile App	Yes	Yes
Attorney Network		
Number of Network Attorneys Nationwide	15,000+	15,000+
Attorney Network Guarantee	Guaranteed access to network benefits	Guaranteed access to network benefits
Recruit and Credential Network Attorney at Individual or Law Firm Level	Individual	Individual
Members' Ratings & Reviews of Network Attorneys	Yes	Yes
Legal Services from an Attorney (<i>includes Legal Advice and Representation</i>)		
Financial Related Legal Matters		
Consumer Protection (<i>Plaintiff & Defendant</i>)	Covered	Covered
Credit Record Correction	Covered	Covered
Debt Collection Defense	Covered	Covered
Defense of Civil Damage Claims	Covered	Covered
Defense of Garnishment	Covered	Covered
Document Preparation		
- Affidavits	Covered	Covered
- Bill of Sale	Covered	Covered
- Certification of Trust	Covered	Covered
- Consumer Credit Contracts	Covered	Covered
- Deeds	Covered	Covered
- Demand Letters	Covered	Covered
- HIPAA Authorization	Covered	Covered
- Installment Sale Contracts	Covered	Covered
- Lease Contracts	Covered	Covered
- Mortgages	Covered	Covered
- Promissory Notes	Covered	Covered
Document Review (<i>Any Personal Legal Document</i>)	Covered	Covered
Elder Law - Member Support	Covered	Covered
	Covered (Defendant)	Covered (Defendant)
Insurance Disputes (<i>Plaintiff & Defendant</i>)	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit (Plaintiff)	Legal Advice, Document Review, up to 10 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit (Plaintiff)
IRS Collection Defense	Covered	Covered



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IRS Audit Protection	Covered	Covered
Medicare / Medicaid (Plaintiff & Defendant)	Covered	Covered
Mechanic's Lien	Covered	Covered
Personal Bankruptcy	Covered	Covered
	Covered (Defendant)	Covered (Defendant)
Personal Property Protection (Plaintiff & Defendant)	Legal Advice, Document Review and Preparation, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit (Plaintiff)	Legal Advice, Document Review and Preparation, up to 10 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit (Plaintiff)
Small Claims Assistance	Covered	Covered
Social Security (Plaintiff & Defendant)	Covered	Covered
State and Local Tax Audit	Covered	Covered
State and Local Tax Collection Defense	Covered	Covered
Student Loan Debt Collection	Covered	Covered
Veterans Administration (Plaintiff & Defendant)	Covered	Covered
Wills and Estate Planning Documents		
Standard Will	Covered	Covered
Complex Will	Covered	Covered
Durable/Financial Power of Attorney	Covered	Covered
Estate Administration and Estate Closing	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered up to 9 Hours per event (25% Reduced Fee Benefit for any additional Hours)
Executor Appointment	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered
Health Care Power of Attorney	Covered	Covered
Living Will	Covered	Covered
Protection of Inheritance Rights	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered
Irrevocable Trust	Covered	Covered
Revocable Trust	Covered	Covered
Family Related Legal Matters		
Adoption Proceedings (Uncontested & Contested; Including International Indemnity Benefit)	Covered (Includes coverage for both domestic and international attorney fees)	Covered (Includes coverage for both domestic and international attorney fees)
Alimony, Child Custody, Child Support and Child Visitation (Uncontested; Enforcement & Modification; Plaintiff & Defendant)	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered
Alimony, Child Custody, Child Support and Child Visitation (Contested; Enforcement & Modification; Plaintiff & Defendant)	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered up to 8 Hours per event (25% Reduced Fee Benefit for any additional Hours)



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Creation of Initial Agreement - Child Custody, Child Support and Child Visitation (<i>Uncontested</i>)	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered
Creation of Initial Agreement - Child Custody, Child Support and Child Visitation (<i>Contested</i>)	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered up to 8 Hours per event (25% Reduced Fee Benefit for any additional Hours)
Dissolution of Marriage (<i>Uncontested</i>)	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered
Dissolution of Marriage (<i>Contested</i>)	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered up to 30 Hours per event (25% Reduced Fee Benefit for any additional Hours)
Domestic Partnership Agreement	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered
Egg/Sperm/Embryo Donation Agreement	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered
Funeral Directive	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered
Gender Identifier Change	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered
Guardianship / Conservatorship (<i>Uncontested & Contested</i>)	Covered	Covered
Immigration	Legal Advice, Document Review, Document Preparation, Hearing Preparation, up to 4 Hours of Misc. Legal Services, plus 25% Reduced Fee Benefit for Legal Representation	Legal Advice, Document Review, Document Preparation, Hearing Preparation, up to 10 Hours of Misc. Legal Services, plus 25% Reduced Fee Benefit for Legal Representation
Hospital Visitation Authorization	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered
Juvenile Court Proceedings	Covered	Covered
Mental Incompetency Proceedings	Covered	Covered
Name Change	Covered	Covered
Parental Responsibilities	Covered	Covered
Postnuptial Agreements	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered
Pre-Birth/Post-Birth Parentage Order	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered



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Premarital Agreements	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered
Protection from Domestic Violence (<i>Named Insured and Insureds</i>)	Covered	Covered
Restraining/Protective Orders (<i>Named Insured and Insureds</i>)	Covered	Covered
School Administrative Hearings (<i>Plaintiff & Defendant</i>)	Covered (Defendant) Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit (Plaintiff)	Covered (Defendant) Legal Advice, Document Review, up to 10 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit (Plaintiff)
Surrogacy Agreement	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered
Home-Related Legal Matters		
Boundary / Title Disputes (<i>Primary and Secondary Residence; Plaintiff & Defendant</i>)	Covered	Covered
Building Codes (<i>Primary and Secondary Residence; Plaintiff & Defendant</i>)	Covered	Covered
Easements (<i>Primary and Secondary Residence; Plaintiff & Defendant</i>)	Covered	Covered
Eviction and Tenant Protection Against Landlord (<i>Plaintiff & Defendant</i>)	Covered (Defendant) Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit (Plaintiff)	Covered (Defendant) Legal Advice, Document Review, up to 10 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit (Plaintiff)
Foreclosure (<i>Primary and Secondary Residence</i>)	Covered	Covered
Homeowner Association Disputes (<i>Plaintiff & Defendant</i>)	Covered (Defendant) Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit (Plaintiff)	Covered (Defendant) Legal Advice, Document Review, up to 10 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit (Plaintiff)
Home Equity Loans (<i>Primary and Secondary Residence</i>)	Covered	Covered
Home Improvement / Contractor Disputes (<i>Primary and Secondary Residence; Plaintiff & Defendant</i>)	Covered (Defendant) Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit (Plaintiff)	Covered (Defendant) Legal Advice, Document Review, up to 10 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit (Plaintiff)
Neighbor Disputes (<i>Primary and Secondary Residence; Plaintiff & Defendant</i>)	Covered (Defendant) Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit (Plaintiff)	Covered (Defendant) Legal Advice, Document Review, up to 10 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit (Plaintiff)
Property Tax (<i>Primary and Secondary Residence</i>)	Covered	Covered
Purchase Primary and Secondary Residence	Covered	Covered



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	Covered (Defendant)	Covered (Defendant)
Real Estate Disputes – Financing, Purchase, and Sale (<i>Primary and Secondary Residence; Plaintiff & Defendant</i>)	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit (Plaintiff)	Legal Advice, Document Review, up to 10 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit (Plaintiff)
Refinancing (<i>Primary and Secondary Residence</i>)	Covered	Covered
Sell Primary and Secondary Residence	Covered	Covered
Zoning / Variances / Eminent Domain (<i>Primary and Secondary Residence; Plaintiff & Defendant</i>)	Covered	Covered
Auto Related Legal Matters		
Drivers License Suspension and Revocation	Covered (Including DWI)	Covered (Including DWI)
Minor Traffic Tickets	Covered	Covered
Minor Traffic Tickets - Non-Moving	Covered	Covered
Restoration of Driving Privileges	Covered (Including DWI)	Covered (Including DWI)
General Legal Matters		
Criminal Misdemeanor	Legal Advice, Document Review, up to 4 Hours Misc. Legal Services, plus 25% Reduced Fee Benefit	Covered
Habeas Corpus	Covered	Covered
Miscellaneous Legal Services (Additional Hours for legal services per year to cover any non-excluded or non-covered legal matters not already covered)	Covered up to 4 Hours per Year	Covered up to 10 Hours per Year
Pre-Existing Legal Matters		
- Advice and Document Review	Legal Advice, Document Review, plus 25% Reduced Fee Benefit for Legal Representation	Legal Advice, Document Review, plus 25% Reduced Fee Benefit for Legal Representation
Reduced Fee Benefits		
- Any Non-Excluded, Non-Covered Legal Matter	25% Reduced Fee Benefit	25% Reduced Fee Benefit
- Defective Product	Maximum fee will not exceed 25% of the net recovery if successfully resolved before trial, or will not exceed 33% of the net recovery if successfully resolved during or after trial, or will not exceed 40% of the net recovery if successfully resolved on or after an appeal.	Maximum fee will not exceed 25% of the net recovery if successfully resolved before trial, or will not exceed 33% of the net recovery if successfully resolved during or after trial, or will not exceed 40% of the net recovery if successfully resolved on or after an appeal.
- Medical Malpractice	Maximum fee will not exceed 25% of the net recovery if successfully resolved before trial, or will not exceed 33% of the net recovery if successfully resolved during or after trial, or will not exceed 40% of the net recovery if successfully resolved on or after an appeal.	Maximum fee will not exceed 25% of the net recovery if successfully resolved before trial, or will not exceed 33% of the net recovery if successfully resolved during or after trial, or will not exceed 40% of the net recovery if successfully resolved on or after an appeal.

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- Personal Injury	Maximum fee will not exceed 25% of the net recovery if successfully resolved before trial, or will not exceed 33% of the net recovery if successfully resolved during or after trial, or will not exceed 40% of the net recovery if successfully resolved on or after an appeal.	Maximum fee will not exceed 25% of the net recovery if successfully resolved before trial, or will not exceed 33% of the net recovery if successfully resolved during or after trial, or will not exceed 40% of the net recovery if successfully resolved on or after an appeal.
- Wrongful Death	Maximum fee will not exceed 25% of the net recovery if successfully resolved before trial, or will not exceed 33% of the net recovery if successfully resolved during or after trial, or will not exceed 40% of the net recovery if successfully resolved on or after an appeal.	Maximum fee will not exceed 25% of the net recovery if successfully resolved before trial, or will not exceed 33% of the net recovery if successfully resolved during or after trial, or will not exceed 40% of the net recovery if successfully resolved on or after an appeal.
Additional Benefits and Services		
Service for Parents and Grandparents		
- Legal Advice	Covered	Covered
- Document Preparation for Parents and Grandparents	Covered	Covered
- Document Review for Parents and Grandparents	Covered	Covered
- Power of Attorney for Parents and Grandparents	Covered	Covered
- Standard and Complex Will for Parents and Grandparents	Covered	Covered
- Miscellaneous Legal Services for Parents and Grandparents	Covered up to 4 Hours per Year	Covered up to 4 Hours per Year
- Reduced Fee Benefit for Any Non-Excluded Legal Matter	25% Reduced Fee Benefit	25% Reduced Fee Benefit
- Caregiving Support Services from a Caregiving Coach	Yes	Yes
- Online and Mobile Caregiving Resources to Plan and Manage Care (i.e. upload and track providers, medications, etc.)	Yes	Yes
Financial Education and Counseling Services		
- Unlimited Access to Financial Counselors	Not Available	Yes
- Debt Management Plan	Not Available	Yes
- Online Financial Planning Resources	Not Available	Yes
Identity Theft Services		
- Legal Advice and Consultation	Covered	Covered
- Full Representation for Covered Matters	Covered	Covered
- Prevention and Recovery Tools	Yes	Yes
- Identity Restoration	Yes (Case Management)	Yes (Case Management)
Tax Services		
- Advice regarding IRS audits and notifications	Yes	Yes
- Tips for state or federal filing of personal taxes	Not Available	Yes
- Explanation of tax law changes	Not Available	Yes
- Research on complex personal, non-business tax matters	Not Available	Yes
- Review of previous years personal tax return	Not Available	Yes
- Discounted tax preparation	Not Available	Yes