

SECTION NINE: Legal Insurance

I. Introduction and Fast Facts

The Plan has retained the services of ARAG so that you and your eligible dependents may receive free or reduced cost legal help with a variety of services. This section describes the legal insurance benefits available to you through ARAG.

For more information visit www.ARAGLegalCenter.com and type in your Access Code: **18057hsi** for detailed information on plan benefits, how to use the plan and FAQs. You may also contact ARAG Customer Care toll-free from 8:00 a.m. to 8:00 p.m. Eastern Time, Monday through Friday at 800-247-4184 or email ARAG Customer Care at service@ARAGlegal.com.

Fast Facts:

- *The Legal Insurance Plan is funded through your Employer contributions.*
- *All services provided through this program are confidential.*
- *You must be eligible for benefits at the time you apply for Legal Services.*
- *You will receive a Form W2 each year for the total premium paid on your behalf.*

II. What you need to do

If a legal issue comes up, you can call an ARAG Customer Care Specialist who can discuss your issue and point you in the right direction, whether that is finding more information, recommending you talk with an attorney over the phone or helping you find an attorney who can consult with you in-office.

If your issue is paid-in-full, your attorney fees will be paid directly by ARAG. If the issue is not paid-in-full or paid in part, ARAG will pay its portion of the attorney fees and you will pay your portion directly to the attorney.

A. What is Covered

Law Guide	Network Provider
<p>An extensive library of easy-to-understand legal articles to help you research your legal situation.</p> <ul style="list-style-type: none">• Law Guide provides overviews of general areas of law including but not limited to, estate planning, consumer matters and family law.• Gives specific information on legal issues including, but not limited to, wills, divorces and child custody matters.	<p>Paid-in-full</p>

Do-It-Yourself Legal Documents	Network Provider
You will receive access to more than a hundred legal documents for you to have the convenience and control of preparing legally valid document (state specific) yourself.	Paid-in-full
Identity Theft Services	Network Provider
<p>A service that gives you access to:</p> <ul style="list-style-type: none"> • Identity Theft Case Managers who will help you determine appropriate steps to begin recovery and help you monitor the progress of your recovery. • Toll-free legal advice from a Telephone Network Attorney to assist with legal-related problems that the theft of your identity may have caused. • Identity Theft Materials including: <ul style="list-style-type: none"> • An Identity Theft Prevention Kit to help protect yourself from becoming a victim of identity theft in the first place • An Identity Theft Victim Action Kit to help speed your recovery should you become an identity theft victim • A tracking document to help you keep track of phone calls, e-mails and letters for attorneys • An Identity Theft Affidavit to help you report your identity theft to necessary parties. • Online access to ID theft prevention resources- A best-in-class experience that makes it easy to access educational content within the portal to help prevent ID theft. • ID theft restoration services -Through the use of a Limited Power of Attorney, a Restoration Specialist is able to work on your behalf to restore your identity, saving you the time, effort, and lack of experience in working with lenders, bureaus, state and county courts. • Lost wallet service- A service that helps you quickly and easily cancel and replace all items commonly carried in wallets and purses including credit cards, debit cards, check books, Social Security cards, insurance cards, passports, identification cards, traveler's checks. 	Paid-in-full
Coverage with no deductible, from an A.M. Best "A-rated" carrier is provided to reimburse you for expenses associated with restoring your identity should you become a victim of identity theft.	Up to \$1,000,000
ID Theft Insurance	Network Provider
<p>In order to use the following services, you will need to log in and establish an online monitoring account.</p> <ul style="list-style-type: none"> • Single-Bureau Credit Monitoring: Services designated to track and immediately inform you of any activities or changes to your 	Paid-in-full

<p>credit – including loan applications, credit card activations, purchases, etc.</p> <ul style="list-style-type: none"> • Internet Surveillance: Services that monitor thousands of websites and millions of online data points and will alert you if your personal information is being traded and/or sold. • Child Monitoring: Services that enable you to protect your minor child’s information from identity theft by registering and tracking their data. <p>Change of Address: Services that monitors address change requests with the United States Postal Services.</p>	
Telephone Legal Services	Network Provider
Toll free telephone advice on how the law relates to your personal legal matter and which action may be taken	Paid-in-full
Follow-up correspondence and telephone calls to third parties regarding your personal legal matter.	Paid-in-full
Specific document preparation and review.	Paid-in-full
You will receive legal assistance for the preparation or review of a Standard Will or Codicil.	Paid-in-full
Immigration Services	Network Provider
<p>A service that gives you toll-free access to Telephone Network Attorneys for legal advice and consultation on:</p> <ul style="list-style-type: none"> • General immigration processes and guidelines • Filing and processing of applications or petitions • Laws and regulations governing various types of immigration benefits, including asylum, adjustment of status, business visas and employment authorizations • Deportation and removal proceedings 	Paid-in-full
For additional immigration services, Network Attorneys provide a reduced rate of at least 25% off their normal rates for any document review, preparation or representation-based immigration services. Network Attorneys will bill you directly.	At least a 25% reduced rate
Reduced Fee Network Attorneys	Network Provider
If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” section in your service plan, you are eligible to work with a Reduced Fee network Attorney and receive a reduced fee that will be at least 25% off the attorney’s normal hourly rate. Payment of the attorney fees is handled directly between you and the Reduced Fee Network Attorney. Access to a Reduced Fee Network Attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a Reduced Fee network Attorney within legal practice areas.	At least a 25% reduced rate

For Telephone Advice, if your matter cannot be resolved over the phone and is not fully covered under the insurance policy and not excluded under the “Exclusions” section in your Service Plan, you are eligible to receive at least 25% off the attorney’s normal hourly rate. Payment of the attorney fees is handled directly between you and the Reduced Fee Network Attorney.	At least a 25% reduced rate
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In-Office Legal Services	Network Attorney	Non-Network Attorney
Uncontested Court Adoption		
Legal services for you to become adoptive parents and/or for international adoptions, where a foreign attorney is necessary, you are eligible to receive indemnity reimbursement in addition to the benefits available in the United States.	Paid-in-full	\$400*
Contested Adoption		
Legal services in a contested adoption for you to become adoptive parent(s) and/or for international adoptions, where a foreign attorney is necessary, you are eligible to receive indemnity reimbursement in addition to the benefits available in the United States.		
Legal services prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Small Claims Court		
Legal services for you to obtain advice and counseling to bring a claim in Small Claims Court (or similar court of limited civil jurisdiction).	Paid-in-full	\$320*
Legal services to defend an action in Small Claims Court (or similar court of limited civil jurisdiction) including representation in court where allowed by law.	Paid-in-full	\$400*
Consumer Protection		
Legal services for you as a plaintiff or defendant regarding written, verbal or implied contracts or warranties relating to consumer goods or services and /or residential contractor disputes.		
Legal services prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Defense of Consumer Debt		
Legal services for you as the defendant in a legal action related to consumer goods or services.		
Legal services prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

In-Office Legal Services	Network Attorney	Non-Network Attorney
Bankruptcy		
Legal services for you up to and including filing of a Chapter 7 bankruptcy final report or confirmation of a Chapter 13 bankruptcy and including post confirmation amendments.		
Chapter 7	Paid in full	\$880*
Chapter 13	Paid in full	\$1200*
Foreclosure		
Legal services for you regarding foreclosure matters related to your primary residence.		
Legal services prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Garnishment		
Legal services for you in a legal action for a garnishment against you to collect a judgment related to goods or services. Exclusion #3 as it relates to post judgment is waived for this benefit.		
Legal services prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Expungement		
Legal services for you for the expungement of your criminal record.		
Legal services prior to trial	Paid-in-full	\$240*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Personal Property Protection		
Legal services for you as a plaintiff or defendant regarding contracts or obligations for the transfer of your personal property or your personal property rights.		
Legal services prior to trial	Paid-in-full	\$320*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Purchase of Real Estate		
Legal services for you for the purchase of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing.	Paid-in-full	\$320*
Sale of Real Estate		
Legal services for you for the sale of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing.	Paid-in-full	\$320*

In-Office Legal Services	Network Attorney	Non-Network Attorney
Refinancing - Primary Residence		
Advice and review of relevant documents regarding refinancing of your primary residence.	Paid-in-full	\$160*
Home Equity Loan – Primary Residence		
Legal services for you for the preparation and review of home equity loans for your primary residence.	Paid-in-full	\$160*
Real Estate Disputes		
Legal services for you as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of your primary residence.		
Legal services prior to trial	Paid-in-full	\$1200*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Document Preparation and Review		
Legal services for you for the preparation and review of: Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters and Installment contracts.	Paid-in-full	\$40 per document
Building Codes		
Legal services for you in an administrative action for permit or code violations relating to the renovation and/or improvement of you existing primary residence.		
Legal services prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Zoning and Variances		
Legal services for you in an administrative action related to a zoning change, variance or an eminent domain proceeding involving your primary residence.		
Legal services prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Easement		
Legal services for you in an administrative action regarding an easement on your primary residence.		
Legal services prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

In-Office Legal Services	Network Attorney	Non-Network Attorney
Neighbor Disputes		
Legal services for you with a neighbor as a plaintiff or defendant in a dispute related to your primary residence, including boundary or property title disputes.		
Legal services prior to trial	Paid-in-full	\$720*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Tenant Matters		
Legal services for you as a plaintiff or defendant with your landlord as a tenant of your primary residence, including but not limited to, eviction and security deposit disputes.		
Legal services prior to trial	Paid-in-full	\$320*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Defense of Civil Damage		
Legal services for you in the defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle or claims that are covered by other insurance, or claims related to a felony charge.		
Legal services prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Insurance Disputes		
Legal services for you as a plaintiff or defendant relating to disputes with your auto, home, renters insurance carrier.		
Legal services prior to trial	Paid-in-full	\$800*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
IRS Audit Protection		
Legal services for you involving Internal Revenue Service (IRS) audit(s) related to your personal tax return where the initial written notice is received after your effective date and while your Certificate is in effect.		
Legal services prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
IRS Collection Defense		
Legal services for you in the defense against collection actions by the Internal Revenue Service (IRS) related to errors on your personal tax return where the initial written notice is received after your effective date and while your Certificate is in effect.		

In-Office Legal Services	Network Attorney	Non-Network Attorney
Legal services prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Social Security/Veterans/Medicare		
Legal services for you in an administrative legal dispute arising out of Social Security, Veterans, Medicare or Medicaid benefits.		
Legal services prior to trial	Paid-in-full	\$400*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Uncontested Divorce		
Legal services for the named plan member in an uncontested divorce, a legal separation and/or annulment of marriage.	Paid in full	\$640*
Contested Divorce – 20 hours		
Legal services for the named plan member in a contested divorce, a legal separation and/or annulment of marriage.	Paid-in-full up to 20 hours per covered event	\$1600*
Uncontested Child Support Enforcement		
Legal services for you for an uncontested motion to enforce a final decree for child support.	Paid-in-full	\$320*
Child Support Enforcement – 8 hours		
Legal services for you for a motion brought by you to enforce a final decree regarding child support.	Paid-in-full up to 8 hours per covered event	\$640*
Uncontested Post Decree Defense		
Legal services for you for a motion brought against you to modify a final decree for child support, child custody, child visitation or alimony.	Paid-in-full up to 8 hours per covered event	\$320*
Post Decree Defense – 8 hours		
Legal services for you for a contested motion brought against you to modify a final decree for child support, child custody, child visitation or alimony.	Paid-in-full up to 8 hours per covered event	\$640*
Uncontested Post Decree Enforcement		

In-Office Legal Services	Network Attorney	Non-Network Attorney
Legal services for you for a uncontested motion brought by or against you to enforce a final decree regarding child custody, child visitation or alimony.	Paid-in-full up to 8 hours per covered event	\$320*
Post Decree Enforcement – 8 hours		
Legal services for you for a contested motion brought by or against you to enforce a final decree regarding child custody, child visitation or alimony.	Paid-in-full up to 8 hours per covered event	\$640*
Uncontested Post Decree Modification		
Legal services for you for an uncontested motion brought by you to modify a final decree for child custody or child visitation.	Paid-in-full up to 8 hours per covered event	\$320*
Post Decree Modification		
Legal services for you for a contested motion brought by you to modify a final decree for child custody or child visitation.	Paid-in-full up to 8 hours per covered event	\$640*
Uncontested Child Custody/Child Support Agreement		
Legal services for you for the creation of an initial uncontested child custody, child support or visitation agreements. This benefit does not include the modification of current agreements.	Paid-in-full	\$320*
Contested Child Custody/Support Agreement – 8 hours		
Legal services for you for the creation of an initial contested child custody, child support or visitation agreements. This benefit does not include the modification of current agreements.	Paid-in-full up to 8 hours per covered event	\$640*
School Administrative Hearing		
Legal services for you in an administrative public or private formal school proceeding related to primary and secondary education regarding disabilities, special education and student policy violations		
Legal services prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Criminal Misdemeanor Defense		
Legal services for you in the defense against charges filed in state or federal court for violation of criminal misdemeanor charges except those involving motorized vehicles, domestic violence or felony charges. If the charge is escalated to a felony, coverage will cease as of the date of the escalation. If a felony charge is reduced or pled down to a misdemeanor no coverage applies.		
Legal services prior to trial	Paid-in-full	\$720*
Trial for three (3) days or less	Paid-in-full	\$1800**

In-Office Legal Services	Network Attorney	Non-Network Attorney
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Minor Traffic Offenses excluding DWI related		
Legal services for you in the defense of a traffic offense where the conviction of which would not result in the suspension or revocation of your driving privileges. This does not include driving while impaired or under the influence of drugs or alcohol, parking and any non-moving offense.	Paid-in-full	\$240*
Driving Privilege Protection		
Legal services for you in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of your driving privileges.		
Legal services prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Driving Privilege Restoration		
Legal services for you in an administrative proceeding for the restoration of your suspended or revoked driving privileges.	Paid-in-full	\$240*
Employment Related Driving Privilege Protection		
Legal services for you in the defense of a traffic offense that occurred in the course of your employment where the conviction of the offense will directly result in the suspension or revocation of your driving privileges. (Exclusion #2 as it relates specifically to employment matters does not apply to this benefit)		
Legal services prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Employment Related Driving Privilege Restoration		
Legal services for you in an administrative proceeding for the restoration of your suspended or revoked driving privileges. The traffic conviction that led to the suspension or revocation of the driving privileges must have occurred in the course of your employment. (Exclusion #2 as it relates specifically to employment matters does not apply to this benefit)	Paid-in-full	\$240*
Employment Related Minor Traffic (excluding DWI-related)		
Legal services for you in the defense of a traffic offense that occurred in the course of your employment, the conviction of which would not result in the suspension or revocation of driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or an non-moving offense.) (Exclusion #2 as it relates specifically to employment matters does not apply to this benefit)	Paid-in-full	\$240*
Wills and Durable Powers of Attorney		

In-Office Legal Services	Network Attorney	Non-Network Attorney
Individual will or husband and spousal will(s). Does not include any tax planning services done in connection with the will.	Paid-in-full	\$320 single document \$400 spousal documents
Codicil- amendment to a will	Paid-in-full	\$40 single document \$80 spousal documents
Living Will/Health Care Directive	Paid-in-full	\$40 single document \$80 spousal documents
Power of Attorney/Financial Power of Attorney	Paid-in-full	\$40 single document \$80 spousal documents
Irrevocable Trusts		
Legal services for you for the preparation of a stand-alone irrevocable trust.	Paid-in-full	\$320* single document \$400* spousal documents
Revocable Trusts		
Legal services for you for the preparation of a stand-alone revocable living trust.	Paid-in-full	\$320* single document \$400* spousal documents
Estate Administration and Estate Closing – 9 hours		
Legal services provided to you in administering an estate where you have been named the executor.	Paid-in-full up to 9 hours per covered event	\$720*
Elder Law		
Initial advice for you on the impact of our parent's/grandparent's personal legal matter on you.	Paid-in-full	\$25
Legal services for you for the preparation and review of a deed where you are the grantee.	Paid-in-full	\$40 per document
Legal services for you for the preparation and review of a promissory note where you are the payee.	Paid-in-full	\$40 per document
Legal services for you for the review of your parent's/grandparent's personal documents, including estate planning documents where you have been named as an agent or executor/personal representative.	Paid-in-full	\$40 per document
Uncontested Guardianship/Conservatorship		
Legal services in an uncontested Guardianship/Conservatorship for you to appoint or be appointed as a Guardian/Conservator.	Paid-in-full	\$480*
Contested Guardianship/Conservatorship		
Legal services in a contested Guardianship/Conservatorship for you to appoint or be appointed as a Guardian/Conservator.		
Legal services prior to trial Trial for three (3) days or less Trial starting on day four (4) until completion	Paid-in-full Paid-in-full Paid-in-full	\$720* \$1800** \$100,000***

In-Office Legal Services	Network Attorney	Non-Network Attorney
Habeas Corpus Proceedings		
Legal services for you in habeas corpus proceedings.		
Legal services prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Mental Incompetency or Infirmary Proceedings		
Legal services for you in defense of mental incompetency or infirmity proceedings.		
Legal services prior to trial	Paid-in-full	\$960*
Trial for three (3) days or less	Paid-in-full	\$1800*
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***
Juvenile Court		
Legal services for your child charged with a crime (except those involving traffic matters) when the court Proceedings are held in juvenile court. If the matter is removed from juvenile court, coverage under this Benefit will cease as of the date of the removal.		
Legal services prior to trial	Paid-in-full	\$480*
Trial for three (3) days or less	Paid-in-full	\$1800**
Trial starting on day four (4) until completion	Paid-in-full	\$100,000***

* Non-Network Attorney Indemnity Benefits are up to stated amount

** Trial Indemnity Benefits are (\$300 per half day of trial time) up to the stated amount

*** Trial Indemnity Benefits are (\$400 per half day of trial time) up to the stated amount

The Trustees reserve the right to discontinue financing legal services under this Section. If that occurs, or you become ineligible for benefits, you will be given the opportunity to continue representation with your attorney at your own expense.

III. What the Plan Pays

Under the plan, you may choose to receive services from any attorney. However, In-Office Legal Services benefits are paid differently depending on whether you see a Network Attorney (an attorney who is a member of the plan) or you see a Non-Network Attorney:

If you see a Network Attorney, the plan will pay the attorney fees for covered legal services provided to you resulting from an insured event which occurs after you effective date and while your Certificate of Insurance is in effect. In addition, you do not need to file a claim for reimbursement; the Network Attorney does it for you. A complete list of Network Attorneys for your state, the areas of law they practice, their phone number and if they speak a foreign language will be provided to you after you enroll by calling 800-247-4184 or you can visit ARAG's site at www.ARAGLegalCenter.com and type in your Access Code: 18057hsi.

Network Attorney Guarantee- If there is not a Network Attorney located within 30 miles of your home, ARAG guarantees you will receive in-network benefits. ARAG will work with you to arrange for you to receive covered legal services through an attorney in your area.

If you receive services from a Non-Network Attorney, you pay the cost of legal services and then file a claim form along with your attorney's billing statement to ARAG. You will be reimbursed your attorney fees for covered legal services according to the Non-Network Attorney indemnity benefits schedule outlined in the corresponding tables. If you see a Non-Network Attorney, you must notify ARAG within 60 days of consulting a Non-Network Attorney. In addition, your claim for reimbursement must be received by ARAG within 120 days after you incur a legal expense.

IV. What's Not Covered

The following services are not covered under this Plan (this is not an exhaustive list):

- **Pre-existing Conditions:** Any legal matter which occurs or is initiated prior to your effective date will be considered excluded and no benefits will apply. ARAG defines initiated at the date when the infraction occurs or a document is filed with the court or when an attorney is hired.
- Matters against us, the policyholder or a member against the interests of the named plan member under the same Certificate.
- Legal services arising out of a business interest, investment interests, employment matters, your role as an officer or director of an organization, and patents or copyrights.
- Legal services in class actions, post judgments, punitive damages, malpractice, court appeals (settlement agreement signed by all parties, final binding arbitration, judgment issued by a court).
- Legal services deemed by us to be frivolous or lacking merit, or in actions where you are the plaintiff and the amount we pay for your legal services exceeds the amount in dispute, or in our reasonable belief you are not actively and reasonably pursuing resolution in your case.

TELEPHONE LEGAL ACCESS SERVICES

We will pay the attorney fees of a Telephone Legal Access Law Firm as defined below for Telephone Legal Access Services provided by a Telephone Legal Access Law Firm while your Certificate is in effect.

"Telephone Legal Access Law Firm" - means an independent law firm that has entered into a written agreement with us to provide Telephone Legal Access Services to you within the territory of the United States.

"Telephone Legal Access Services" - means the type of legal services which, within applicable standard of professional care and conduct, may be rendered by

the Telephone Legal Access Law Firm in one or more telephone conversations with a client and which may be connected with other legal services based on telecommunication which are specifically listed below.

You will receive:

- Toll-free telephone advice on how the law relates to your personal legal matter and which action may be taken.
- Follow-up correspondence and telephone calls to third parties related to your personal legal matter.
- Specific document preparation and document review.
- You will receive legal assistance from the Telephone Legal Access Law Firm for the preparation or review of a Standard Will or Codicils. Standard Will means a will document without trust provisions other than a support trust for dependent children limited to appointing a guardian and placing assets for dependent children until they reach their age of majority.

V. Appeal Process

The Trustees have exclusive discretionary authority to amend, terminate or interpret the Plan. The Trustees also have the authority to request any documents they believe are important. Failure to comply with the Trustees' request for information may result in a denial of your claim for benefits. If your initial benefit claim is denied in whole or in part, you will be notified by the Plan or the applicable service provider if you have the right to appeal. Then, you must submit an appeal to the Trustees in writing within **180 days** after you receive the denial of benefits or eligibility determination.

Appeals should be sent to the Board of Trustees at the address below.

Teamsters Local 251 Health Services and Insurance Plan
1201 Elmwood Avenue
Providence, RI 02907

Fund Office Telephone Numbers:
(401) 467-3323 or
(800) 542-2411

You will be notified of the decision on appeal within a reasonable period of time, but no later than five days after the quarterly Trustee meeting at which your appeal is decided. If the Trustees receive your appeal less than 30 days before the next Trustee meeting, your appeal will be decided at the second Trustee meeting following the date the Trustees receive your appeal. If the Trustees receive your appeal 30 or more days before the next Trustee meeting, your appeal will be decided at the next Trustee meeting.

If special circumstances require additional time to process your appeal, you will be notified in writing of the reason for the extension and the date the claim will be decided, which will be no later than the third Trustee meeting following the date the Trustees receive your appeal.

If your appeal is denied, the notice of adverse benefit decision will:

- a. state specific reason(s) for the adverse determination;
- b. refer to specific Plan provision(s) on which the benefit determination is based;
- c. state that you are entitled to receive, upon request and free of charge, reasonable access to, and copies of all documents, records, and other information relevant to your claim for benefits;
- d. disclose any internal rule, guidelines, or protocol relied on in making the adverse determination (or state that such information will be provided free of charge upon request);
- e. explain the scientific or clinical judgment for the determination (or state that such information will be provided free of charge upon request).
- f. include a statement regarding your right to commence a legal action under section 502(a) of ERISA.

VI. Limitations on Legal Action

You cannot bring any legal action against Teamsters Local 251 Health Services and Insurance Plan, Plan representatives or ARAG to recover reimbursement until 90 days after you have properly submitted a request for reimbursement as described in this Summary Plan Description and all required reviews of your claim have been completed. Please note that you must exhaust all appeal processes listed herein prior to bringing any legal action against the Plan, Plan representatives or ARAG. If you want to bring a legal action against the Plan, Plan representative or ARAG, you must do so within the applicable statute of limitations period which begins to run from the expiration of the time period in which a request for reimbursement must be submitted.

VII. Continuation of Coverage

You may continue this insurance when you no longer qualify as a member of Teamsters Local 251 Health Services and Insurance Plan. You must notify ARAG within 90 days of this disqualifying event to make arrangements for premium payment. Any questions regarding the ARAG conversion plan, please contact ARAG at 800-247-4184.

VIII. Waiver of Premium

Upon the death of the **named insured**, coverage for the surviving spouse and the **insured** dependents continues under the policy for one year, and **we** waive further premium payments during this time. Coverage shall terminate prior to the end of the one year period if the **policyholder** cancels the policy during that time frame, in such case, coverage shall cease as of the date the **policyholder** cancels the policy.

Should a **named insured** be called to active duty for a period of more than thirty (30) consecutive days for the purposes of military service or of responding to a declared national emergency, coverage for the spouse and the **insured** dependents will continue, without the payment of premium, for the length of the **named insured's** absence and for so long as the **named insured** remains eligible for **benefits** through the **policyholder**.