

Services for Parents and Grandparents with UltimateAdvisor®

Additional Plan Protection for You and Your Loved Ones

As your parents and grandparents age and deal with health issues, chances are you may play a part in providing care for them. That's why your plan, in addition to professional legal counsel, offers caregiving resources and referral services to help you be there for them.

Professional Legal Services from ARAG® Network Attorneys

Legal Advice
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.

Miscellaneous Legal Services
Your parents/grandparents receive up to four hours per year to meet with a network attorney.

Document Preparation
Your parents/grandparents can receive help preparing documents like deeds, mortgages, promissory notes, affidavits, lease contracts, demand letters, bills of sale and HIPAA authorization.

Document Review
Your parents/grandparents can ask a network attorney to review their personal legal documents.

Wills & Powers of Attorney
Your parents/grandparents can work with a network attorney to create an estate plan and prepare related documents, such as a will and powers of attorney.

Reduced Fee Services
Your parents/grandparents can meet with a network attorney and receive at least 25% off their normal rates for covered legal matters.

For more information, call **800-247-4184**
Or visit **ARAGlegal.com/plans**, Access Code: **19718MW**

ARAG
Legal Insurance

Caregiving Services

Get access to personalized guidance from expert Care Coaches, digital educational and support tools, along with an integrated care provider support network and community to help you with your caregiving needs.

Caregiving services assist you and your family in finding adult and senior care, empowering you to:

Work with a coach:
Dedicated Care Coaches provide proactive, personalized support in navigating caregiving challenges. They can help you:

- Understand and identify the appropriate care options for your loved ones, including in-home care, nursing homes and assisted living, confirming availability, assistance with the application process, validating licensure and certifications and identifying pricing, costs and payment obligations.
- Sort through the essential financial resources, including health and long-term care insurance, Medicare, Medicaid and VA benefits.

Gain access to personalized content and digital resources:
Answer a few simple questions to optimize your experience with tailored insights, services and learning resources for informed caregiving decisions.

Plan and manage care:
Use the online tools and mobile app to create and share caregiver support plans, upload and track important legal documents, providers, medications and coordinate with your care team.

With these caregiving services, you can get support, resources and guidance on topics like chronic diseases, mental health, home and facility-based care, financial needs and end-of-life planning.



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, contact us.
© 2026 ARAG North America, Inc.

Rev 6/26 201431