

Services for Parents and Grandparents — Protection for Your Loved Ones



Legal Insurance

As your parents and grandparents age and deal with health issues, odds are good that you will play a part in providing care. We offer the following services to help you be there for loved ones:

Professional Legal Services from ARAG® Network Attorneys

- ✓ **Legal Advice:** Your parents/grandparents have access to telephone network attorneys to address elder law issues, such as Medicare eligibility, Social Security, estate planning, real and personal property deeding and consumer protection issues.
- ✓ **Annual Legal Check-Up:** Once a year, your parent/grandparent can meet with a network attorney at no cost for advice about their own personal legal needs and discuss any changes in their situation and potential legal implications.
- ✓ **Reduced Fee Services:** Your parents/grandparents can meet with a network attorney and receive at least 25% off their normal hourly rates for most elder law issues.

Caregiving Services

Access Care Advocates who will

- ✓ Answer eldercare questions for a parent or grandparent, assess eldercare needs and develop suggested care plans to meet each specific situation.
- ✓ Send you a customized information guide containing a list of assisted living facilities, nursing homes or healthcare agencies that may include comparative quality-of-care ratings and reports where available.
- ✓ Provide access to the nation's most comprehensive eldercare database of more than 100,000 long-term care providers.
- ✓ Conduct searches to determine availability and rates of assisted living facilities, nursing homes, home healthcare agencies and adult day care providers. Advocates will also attempt to negotiate discounts on behalf of your parents or grandparents.

Online Tools and Resources

- ✓ **Eldercare Quality-of-Care Ratings and Reports:** Detailed information on thousands of facilities and in-home care providers, to help you make decisions regarding the care of your parents/grandparents.
- ✓ **Learning Center:** Articles and information related to various topics, including elder law, caregiving and estate planning.
- ✓ **DIY Docs®:** On behalf of your parents/grandparents, you can create state-specific, legally valid documents online.
- ✓ **Caregiving Guidebook:** A guidebook with detailed information to help you take a proactive approach in your caregiving role.

For more information, call 800-247-4184. Or visit ARAGlegal.com/plans, access code 10198lam

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.