



LEGAL CLUB of AMERICA® vs. ARAG

Category	Legal Club of America - FPP	ARAG
Monthly Cost	\$14 Per Month	\$15 - \$30 Per Month
Who’s covered	Entire family including spouse/domestic partner, children to age 25 and family members living w/member. Example parent or grandparent	Varying definitions of dependent included. Additional charges for dependent coverage may apply
Waiting periods	No	Yes
Pre-existing condition exclusions	No	Yes
Claim forms	No	Yes
Plan continuity in all 50 states	Yes	No
Portability of product when an employee leaves	Yes	Yes
Home mailed fulfillment kit	Yes	Unknown
Number of law firms	Over 22,000 contracted	7,500
Legal Services		
Legal Services	Legal Club includes all areas of law. Legal Club makes no distinction between areas of law, in court, out of court, telephonic, in person or other types of representation. Legal Club services are either: <ul style="list-style-type: none">• FREE to the member• Deeply discounted services from a list of common occurrences: e.g., Name Change is \$155 flat fee that includes all aspects of the service• Provided at a greatly reduced percentage of the attorneys hourly rate. Our attorneys offer as much as a 40% discount to our members, with an hourly minimum charge of \$125 compared with a national average of over \$300 per hour.	Most other legal plans include most basic services. Many offer a free initial consultation and then some type of discounted rate. Often these plans have limitations around areas / types of services. Most have limitations on pre-existing conditions, limitations on certain services, and may impose waiting periods for certain services. Being insurance plans, they also experience rate cases to manage their loss ratios.
Additional Services		
Financial Education	FREE Financial education provided 24 hours/7 days a week to members through a network of over 1,000 licensed counselors. Over 140 locations allow members to visit with counselors for free. Live online chat sessions with counselors are also provided at no charge.	Included
Tax Audit	FREE unlimited tax related advice during normal business hours. This service is provided by CPAs. IRS audit assistance. IRS notification assistance.	Included
Tax Return Preparation	FREE tax return preparation and accompanying tax schedules (one per household). Alternatively, members receive a discount off tax preparation at H&R Block®**	No
Tax Return Review	FREE review of prior year tax return.	No
Pre-existing limitation on Identity Theft Restoration	No	Yes
Identity Theft Restoration	Upon notification of an identity theft incident, Privacy Advocates will act on your behalf as a dedicated case manager to: <ul style="list-style-type: none">• Investigate and confirm the fraudulent activity.• Complete and mail customized “Fraud Packet” via certified mail.• Place phone calls, send electronic notifications, and prepare appropriate documentation on the member’s behalf.• Issue fraud alerts with the three consumer credit reporting agencies and U.S. Postal Service.• Submit for credit card cancellation / new card issuance.• Assist the member in notifying local law enforcement authorities to file the appropriate official reports.• Provide members with a “Case Completion Kit“ including copies of documentation, correspondence, forms and letters for their personal records.	Included with limitations
Identity Theft Insurance	Each member is provided with \$25,000 worth of Identity Theft Insurance.* This coverage will help offset some of the cost of restoring their identity to its original status.	No
Lost Credit Card Assistance Program	Privacy Advocates will obtain credit reports from each of three major credit bureaus, cancel affected credit cards and request new cards, provide daily ID monitoring for 6 months to help prevent further fraud.	Unknown
Identity Monitoring	Identity Monitoring does much more than monitor credit, offering a solution as robust as the ones used by the nation’s leading financial institutions to prevent theft. Identity Monitoring uses innovative technology to detect misuse or even an elevated likelihood for misuse of an individual’s Social Security number, name, address, phone, and date of birth. By creating a SNAPD identity blueprint, this program monitors billions of data on a daily basis from sources such as: Wireless carrier applications, auto loans, mortgage loans, payday loans, utility accounts, DMV records, government databases, court records and public records.	Unknown
Keylogging Defense System™	Keylogging Defense System™ eliminates online identity theft by encrypting keystrokes at the keyboard level. It bypasses the multiple communication areas that are normally vulnerable to keylogging attacks that can compromise vital information. This unique program is the only one in the country that provides members with a software tool that helps prevent identity theft. Members can browse, access critical business applications, shop and bank online with confidence knowing that each and every keystroke is encrypted and not being transmitted to an awaiting identity thief.	No
LifeEvents® Counseling	Licensed clinicians provide members and each covered family member with unlimited telephonic counseling.	No
Disclaimers: This is a general comparison of national coverage. Plan products and features can vary from state to sate. Legal services do not include filing fees. Identity Monitoring and Insurance are limited only to the member. Identity Theft insurance is not available in NY. Terms & conditions apply to H&R Block discount.		