

Your Benefits and Retirement



Near Retirement?

Upon retiring, you can enroll in The California State University legal insurance plan that's administered by ARAG®. You have within 60 days of retirement to enroll in the legal plan. If you don't enroll within this timeframe, you'll need to wait until the next open enrollment period.

Why Legal Insurance?

Legal troubles can happen to anyone. We've all been there – you get caught speeding, a contractor ghosts you mid-remodel or true love doesn't work out. And when trouble happens, ARAG legal insurance protects. Your plan offers a wide range of comprehensive coverage and services, with network attorney fees that are 100% paid in full for most covered legal matters.

It's Easy to Enroll:

STEP 1: SELECT THE PAYMENT TO MEET YOUR NEEDS:

You can pay for your legal protection conveniently via ACH or credit card.

- Cost: **\$16.95 per month**

STEP 2: CHOOSE AN ENROLLMENT METHOD:

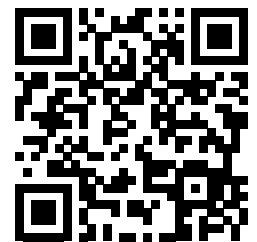


Online: Visit ARAGlegal.com/CSUretirees and select your plan. Follow the instructions to enroll.

OR



Phone: Call ARAG at **(800) 247-4184** for questions and to enroll.



Scan to enroll or view plan coverage

See a list of commonly asked questions about your plan coverage...



Most Commonly Asked Questions

Q: How much does the legal insurance plan cost?

A: The cost of the retiree plan is only \$16.95 per month.

Q: Who can be covered under the plan?

A: Retirees are eligible to be covered as a member under the plan, as well as their spouse or registered domestic partner. In addition, the plan member's children are covered until the end of the month when they reach age 26 if married or unmarried.

Q: What if a network attorney is not located near my home?

A: ARAG guarantees you the opportunity to receive in-network coverage; if there are no network attorneys located near you, simply call (800) 247-4184, Monday through Friday, 5 am - 5 pm, Pacific time, to speak with a Customer Care specialist. They will arrange for you to receive covered legal services.

Q: Am I required to remain in the plan for a specified period or can I cancel at any time?

A: Cancellation may only occur during the annual open enrollment period.

Q: If I cancel my coverage, can I reenroll at any time?

A: No. You must wait until the next annual open enrollment period.

Q: Am I required to reenroll each open enrollment in order to continue coverage?

A: No. Coverage will automatically continue unless you submit a new form requesting cancellation or go online and cancel.

Q: I own rental property and have problems with the tenants. Do I have coverage for these issues under the plan?

A: No. Representation in business or income-producing matters is excluded.

Q: If I enroll in the plan and subsequently my spouse and I get divorced, who is covered?

A: The plan will provide legal services to the named insured member, who is the retiree who enrolled in the plan.

Q: What can I expect after I enroll?

A: Once you enroll, you will receive a welcome email from ARAG that includes your Member ID and steps to get started. You'll be able to create your online account, review coverage details and even start a case. If you have questions about getting started or using your plan, contact a member of the ARAG Customer Care team who is always happy to help.