

Services for Parents and Grandparents

Protection for You and 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. Balancing work and taking care of loved ones can be overwhelming. That's why 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 rates for most elder law issues.

Caregiving Services

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

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

- ✓ **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 based on your needs.
- ✓ **Work with a coach:** Dedicated Care Coaches provide proactive, personalized support in navigating caregiving challenges. Wherever you are on your caregiving journey, Care Coaches 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.
- ✓ **Plan and manage care:** Use the robust mobile landing page and app to create and share caregiver support plans, upload and track important legal documents, providers, medications and coordinate with your care team of friends, family and professionals.

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.

For more information, call 800-247-4184. Or visit ARAGlegal.com/plans, access code 18851spr

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.