

# Comparison of Plan Options

## Wake Forest University



Telephone / Online Benefits	UltimateAdvisor	UltimateAdvisor Plus
DIY Docs	✓	✓
Education Center	✓	✓
ID Theft Legal Advice & Representation	✓	✓
ID Theft Prevention/ Recovery Tools & Resources	✓	✓
ID Theft Restoration (Case Management)	✓	✓
Legal Hotline	✓	✓
Standard Immigration Assistance	✓	✓
Reduced Fees	✓	✓
<b>Caregiving Services</b>		
Advice	NA	✓
Annual Checkup	NA	✓
CareScout Services	NA	✓
<b>Financial Education and Counseling Services</b>		
Financial Wellness Hotline including Debt Management	NA	✓
Financial Tools and Resources Online	NA	✓
<b>Expanded ID Theft Protection</b>		
ID Theft Restoration (Full Service)	NA	✓
ID Theft - Child Monitoring	NA	✓
ID Theft- Lost Wallet	NA	✓
ID Theft Insurance (\$1,000,000)	NA	✓
ID Theft- Credit Monitoring	NA	✓
ID Theft - Internet Surveillance of Personal Information	NA	✓
<b>Tax Services</b>		
Tips for state or federal filing of personal taxes	NA	✓
Explanation of tax law changes	NA	✓
Research on complex personal tax matters	NA	✓
Advice regarding IRS Audits and notifications	NA	✓
Review of last year's personal tax return	NA	✓
Personal tax return preparation for only \$50	NA	✓
<b>In- Office Benefits</b>		
Building Codes (Primary & Secondary Residence)	100% Paid-in-Full	100% Paid-in-Full
Social Security/Veterans/Medicare	100% Paid-in-Full	100% Paid-in-Full
Zoning and Variances (Primary & Secondary Residence)	100% Paid-in-Full	100% Paid-in-Full
Easement (Primary & Secondary Residence)	100% Paid-in-Full	100% Paid-in-Full
School Administrative Hearings	100% Paid-in-Full	100% Paid-in-Full
Contested and Uncontested Adoption	100% Paid-in-Full	100% Paid-in-Full
Bankruptcy	100% Paid-in-Full	100% Paid-in-Full
Elder Law	100% Paid-in-Full	100% Paid-in-Full
Defense of Civil Damage Claims	100% Paid-in-Full	100% Paid-in-Full
Consumer Protection	100% Paid-in-Full	100% Paid-in-Full
Insurance Disputes	100% Paid-in-Full	100% Paid-in-Full
Defense of Debt Collection	100% Paid-in-Full	100% Paid-in-Full
Mechanic's Lien	100% Paid-in-Full	100% Paid-in-Full



Student Loan Debt Collection	100% Paid-in-Full	100% Paid-in-Full
Foreclosure (Primary & Secondary Residence)	100% Paid-in-Full	100% Paid-in-Full
Defense of Garnishment	100% Paid-in-Full	100% Paid-in-Full
Criminal Misdemeanor Defense	Discount Only	100% Paid-in-Full
Uncontested/Contested Divorce	Uncontested - 100% Paid-in-Full Contested - Paid-in-Full up to 20 hours per insured event Additional hours billed by Network Attorney at ARAG's Reduced Fee	Uncontested - 100% Paid-in-Full Contested - Paid-in-Full up to 20 hours per insured event Additional hours billed by Network Attorney at ARAG's Reduced Fee
Protection from Domestic Violence (Insured and Named Insured)	100% Paid-in-Full	100% Paid-in-Full
Restraining Order - Insured and Named Insured	100% Paid-in-Full	100% Paid-in-Full
Driving Privilege Protection and Restoration (Excluding DWI-Related)	100% Paid-in-Full	100% Paid-in-Full
Minor Traffic - (Excluding DWI-Related)	100% Paid-in-Full	100% Paid-in-Full
Estate Administration & Estate Closing - 9 Hours	100% Paid-in-Full	100% Paid-in-Full
Uncontested/Contested Guardianship and Conservatorship	100% Paid-in-Full	100% Paid-in-Full
Habeas Corpus Proceedings	100% Paid-in-Full	100% Paid-in-Full
Mental Incompetency or Infirmary Proceedings	100% Paid-in-Full	100% Paid-in-Full
IRS Collection Defense	100% Paid-in-Full	100% Paid-in-Full
IRS Audit Protection	100% Paid-in-Full	100% Paid-in-Full
Juvenile Court	100% Paid-in-Full	100% Paid-in-Full
Parental Responsibilities	100% Paid-in-Full	100% Paid-in-Full
Name Change	100% Paid-in-Full	100% Paid-in-Full
Neighbor Disputes (Primary & Secondary Residence)	100% Paid-in-Full	100% Paid-in-Full
Real Estate Disputes (Primary & Secondary Residence)	100% Paid-in-Full	100% Paid-in-Full
Tenant Matters	100% Paid-in-Full	100% Paid-in-Full
Personal Property Protection	100% Paid-in-Full	100% Paid-in-Full
Purchase/Sale of Real Estate (Primary & Secondary Residence)	100% Paid-in-Full	100% Paid-in-Full
Document Preparation and Review	100% Paid-in-Full	100% Paid-in-Full
Refinancing (Primary & Secondary Residence)	100% Paid-in-Full	100% Paid-in-Full
Home Equity Loan (Primary & Secondary Residence)	100% Paid-in-Full	100% Paid-in-Full
General in Office Services	NA	Paid-in-Full up to 4 hours per family per policy year. Additional hours billed by Network Attorney at ARAG's Reduced Fee
Uncontested/Contested Alimony, Child Support, Child Custody and Child Visitation Modification Defense	Discount Only	Uncontested - 100% Paid-in-Full Contested - Paid-in-Full up to 8 hours per insured event Additional hours billed by Network Attorney at ARAG's Reduced Fee
Uncontested/Contested Alimony, Child Custody and Child Visitation Enforcement	Discount Only	Uncontested - 100% Paid-in-Full Contested - Paid-in-Full up to 8 hours per insured event Additional hours billed by Network Attorney at ARAG's Reduced Fee
Uncontested/Contested Child Support Enforcement	Discount Only	Uncontested - 100% Paid-in-Full Contested - Paid-in-Full up to 8 hours per insured event Additional hours billed by Network Attorney at ARAG's Reduced Fee



Uncontested/Contested Alimony and Child Support Modification	Discount Only	Uncontested - 100% Paid-in-Full Contested - Paid-in-Full up to 8 hours per insured event Additional hours billed by Network Attorney at ARAG's Reduced Fee
Uncontested/Contested Child Custody/Child Support Agreement	Discount Only	Uncontested - 100% Paid-in-Full Contested - Paid-in-Full up to 8 hours per insured event Additional hours billed by Network Attorney at ARAG's Reduced Fee
Uncontested/Contested Child Custody and Child Visitation Modification	Discount Only	Uncontested - 100% Paid-in-Full Contested - Paid-in-Full up to 8 hours per insured event Additional hours billed by Network Attorney at ARAG's Reduced Fee
Prenuptial Agreements	100% Paid-in-Full	100% Paid-in-Full
Small Claims Court	100% Paid-in-Full	100% Paid-in-Full
Revocable and Irrevocable Trusts	100% Paid-in-Full	100% Paid-in-Full
Wills & Durable Power Of Attorney	100% Paid-in-Full	100% Paid-in-Full
Credit Records Correction	100% Paid-in-Full	100% Paid-in-Full
Property Tax (Primary & Secondary Residence)	100% Paid-in-Full	100% Paid-in-Full
State and Local Tax Audit	100% Paid-in-Full	100% Paid-in-Full
State and Local Tax Collection Defense	100% Paid-in-Full	100% Paid-in-Full
<b>Rate</b>		
Monthly premium includes all eligible dependents	<b>\$18.25</b>	<b>\$22.00</b>

**100% Paid-in-Full** = benefit pays all of the attorney fees to bring a legal matter to completion, including consultation, legal advice, and representation.

**Discount Only** = At least a 25% discount from the Network Attorney's standard rate.

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