

Summary Plan Description



Legal Insurance

This Summary Plan Description (SPD) provides detailed information about the Grande Cheese Company Group Legal Expense Insurance Plan, plan number 18968

This document includes information about general plan provisions and claims appeal procedures. It also includes information about the plan administration and your rights under the Employee Retirement Income Security Act of 1974 (ERISA).

The SPD is for illustrative purposes only and is not a contract. The information is intended to provide a general review of the plan described. Please remember that only the insurance policy and certificate can give actual terms, coverages, amounts, conditions, and exclusions. In the event of a conflict of information, the policy issued to the Grande Cheese Company as policyholder shall be the governing document.

The last day of the plan year is 12/31/2023.

Administration of the plan.

The type of administration is shared. Grande Cheese Company, or its designee, shall enroll employees, withhold and remit premium, as well as fully inform and provide information to the plan participants. ARAG Insurance Company shall administer usage of the plan, underwrite the policy and pay claims.

ARAG Insurance Company is located at 500 Grand Ave., Suite 100, Des Moines, IA 50309. The designated agent for service of legal process for plan administrators is Ann Cosimano, General Counsel, located at the same address.

Benefits available under the plan.

The plan provides legal expense insurance to eligible employees and their dependents, if applicable. The benefits are provided under a group insurance contract between Grande Cheese Company and ARAG. A complete list of benefits is available in the Certificate of Insurance. To obtain a copy of the certificate, please access your online account at ARAGlegal.com or contact the Customer Care team at [1-800-247-4184].

A legal insurance plan from ARAG covers a wide range of legal needs like the examples shown below to help address life's legal situations.

Consumer Protection

Auto repair
Buy or sell a car
Consumer fraud
Consumer protection for goods or services
Home improvement
Personal property disputes
Small claims court

Criminal Matters

Juvenile
Parental responsibility

Debt-Related Matters

Debt collection
Garnishments
Personal bankruptcy
Student loan debt

Driving Matters

License suspension/revocation
Traffic tickets

Tax Issues

IRS tax audit
IRS tax collection

Family

Adoption
Guardianship/conservatorship
Name change
Pet-related matters

Services for Tenants

Contracts/lease agreements
Eviction
Security deposit
Disputes with a landlord

Real Estate & Home Ownership

Buying a home
Deeds
Foreclosure
Contractor issues
Neighbor disputes
Promissory notes
Real estate disputes
Selling a home

Wills & Estate Planning

Powers of attorney
Wills
Trusts

Eligibility requirements for participation and benefits; payment of premium.

All full-time and part time employees working 20 hours or more per week are eligible. Enrolling in the plan includes benefits for spouse and covered dependents. Enrollment in this plan is for the entire calendar year. Premium will be paid via payroll deduction.

Circumstances which may result in disqualification, ineligibility, or denial of loss of benefits.

If ARAG receives notice that an enrolled employee no longer meets the definition of an eligible employee, coverage for the enrolled employee will end according to the standards set by Grande Cheese Company or the terms of the Group Legal Expense Insurance Plan.

Claims procedure for benefits under the plan.

Network Attorney Services – ARAG will pay the attorney fees of a network attorney for covered legal services provided to enrolled plan members or their covered dependents, if applicable. Covered matters must occur after the effective date of the plan year and while the certificate of insurance is in effect. Network attorneys submit a claim for payment. Enrolled plan members are responsible for costs associated with the legal services.

Non-Network Attorney Services – If you choose a non-network attorney to provide legal services for a covered legal matter, ARAG will reimburse the enrolled plan member for covered legal services according to the non-network attorney indemnity benefits available.

For questions about covered legal matters or how to find a network attorney, visit ARAGlegal.com or contact Customer Care at [1-800-247-4184].

Claims Appeals.

To the plan member: You are entitled to a full and fair review of a denied claim. You must submit a written request for review of your denied claim within 180 days of the date of the denied claim. Your request should include date of request, printed name and address (and name and address of authorized representative if you have designated one), date of service in question and description of claim denied (claim number, if available).

ARAG will provide a written response within 60 days of receipt of your request. Send your written request to: **ARAG Claims Center, 500 Grand Ave., Suite 100, Des Moines IA 50309**. If the decision on review is adverse and if you have employer group coverage subject to ERISA, you have the right to bring a civil action under Section 502(1) of ERISA. Additional information regarding the review or appeal procedure is contained in your benefit plan document. [In addition, if you believe the claim has been wrongfully denied or rejected, you may have your matter reviewed by the California Department of Insurance at the following: California Department of Insurance, Consumer Communications Bureau, 300 S. Spring St., South Tower, Los Angeles, CA 90013, 1-800-927-HELP (4357) or 213-897-8921, TDD Number: 1-800-482-4TDD (4833), The Hotline hours are from 8 am - 5 pm, Monday - Friday (except holidays)]

For complete details about the ARAG legal insurance plan including the full coverage information, please see the Certificate of Insurance, which can be found by logging into your account at ARAGlegal.com or contacting the Customer Care team at [1-800-247-4184].