

# Will Preparation Program

## Frequently Asked Questions

### **Q: Who has access to CIGNA's Will Preparation Program?**

Our will preparation services are included at no additional cost to employees with CIGNA's life, accident or disability coverage. Spouses also receive access to this program automatically to manage their individual legal documents.

### **Q: What types of Legal documents and resources can employees receive from CIGNAWillCenter.com?**

From this website, covered employees and their spouses can prepare mutual or individual state specific legal documents such as:

- Last Will and Testament
- Living Will
- Health Care Power of Attorney
- Financial Power of Attorney
- Medical Authorization for Minors

#### **Resources to help with funeral planning:**

- Informational guidebooks – in-depth, easy-to-understand information that helps prepare to document end-of-life wishes in advance
- Personal Information Organizer tool – organize important personal data, account information, contacts, and end-of-life wishes all in one place

#### **The following are also available:**

- Identity theft kits – information to help protect employees and their families from identity theft
- CIGNA life and disability planning tools – includes calculators to help determine whether employees and spouses have sufficient coverage

### **Q: What is the Funeral Rule and how does it help with the funeral planning process?**

The Funeral Rule was created by the Federal Trade Commission (FTC) to protect consumers relating to funeral services, contracts, and pricing disclosures. The rule puts greater negotiation power in the consumer's hands and gives them the right among other things to:

- Buy goods and services separately and not accept a package that may include items they do not want
- Gather price information from funeral directors over the telephone without the need to provide personal information
- Receive a funeral home's General Price List (GPL) listing all items and services the funeral home offers, along with the cost for each one. Separate detailed casket and outer burial container price lists must also be supplied upon request.
- Obtain a written statement from the funeral home after deciding what is wanted and before any payments are made. It should show exactly what is being purchased and the cost for each item
  - Receive a written explanation from the funeral home that identifies and describes any legal, cemetery or crematory requirement that requires the purchase of any funeral goods or services for which the consumer is being charged.
  - Complete details of the FTC's Funeral Rule and supporting materials can be found at: <http://www.ftc.gov/bcp/edu/pubs/consumer/products/pro26.shtm>



**Q: Is customer assistance available for this service?**

Yes, a dedicated toll-free number is available to give employees and their spouses access to live representatives between 7:00 AM and 7:00 PM CST. These representatives, located in Des Moines, Iowa, will help individuals walk through the document generation process and answer general questions about the documents and clarify legal terms. Representatives do not provide legal advice.

**Q: Is the will preparation service available in all states?**

Yes, the will preparation services are available in all 50 states, the District of Columbia and U.S. Virgin Islands.

**Q: How long will individuals have access to their will or other legal document drafts online?**

Documents are stored electronically for 2 years from registration to allow for easy updates and edits. ARAG will send a communication via email to the registrant regarding the expiration of their registration.

**Q: How are wills executed?**

Each state has regulations regarding the execution of a will or other legal documents. The majority of states require a minimum of two witnesses to the signing and some require notarized signatures. These instructions are provided at the back of each completed document.

**Q: Does the site store executed wills?**

No, registrants must download their wills and other legal documents to execute. Directions for executing the documents are located at the back of each and are specific to their state of residence. These documents should be kept in a secure location.

**Q: Can individuals download the legal documents they create?**

All legal documents can be downloaded to the individual's computer for printing and execution. However, it is highly recommended that any changes be done through the website to ensure legal appropriateness.

**Q: Can previously created legal documents be updated if a change is needed? For example, birth of a child, marriage, etc?**

Yes, previously created legal documents can easily be updated. We recommend making all updates through the tool located on the website and not on the copy an individual may have saved to their computer. By using the tool to make changes, they can be sure the updates are made appropriately.

**Q: Are there limits to how many times a will can be updated or created?**

No, there are no limits for revisions or updates to the online wills or other legal documents. Registrants can log onto their account at any time and can revise the online estate planning documents and generate new final documents to download, print and execute.

**Q: What types of clauses are available when drafting a will?**

All wills are state specific and can include the following clauses:

- Distribution Clauses
- Guardianship Clauses
- Gift Clauses
- Testamentary Trust Provisions for Children
- Credit Shelter Trusts
- Special Directives Clauses



**Q: Are services available in Spanish?**

No, online legal documents are provided in English only. If an individual is not comfortable with the documents in English, we advise they seek legal counsel from a Spanish speaking attorney to assist them.

**Q: Who is ARAG?**

ARAG is a leading provider of comprehensive voluntary legal plans that give employees a quick and clear path for resolving legal, financial and identity theft issues. The company was founded in Dusseldorf, Germany in 1935 by an attorney and sold its first legal plan in the United States more than 35 years ago. Today, ARAG has an international premium base of almost \$2 billion and protects 15.5 million customers worldwide. In North America, ARAG maintains a network of more than 6,400 licensed attorneys. ARAG Insurance Company is rated A (Excellent) by A.M. Best Company. *The name "ARAG" is an acronym for a German phrase that means "general legal expense insurance."*

**Q: How is the security and privacy of registrants protected?**

ARAG uses Rapidocs, which is a secure technology used by major law firms, corporate legal departments and other companies to assemble confidential and sensitive documents. Data is stored in an encrypted electronic file. No one can access this information except the user. ARAG may contact users about their documents, should this be necessary. Personal information is never sold or released to any third party.

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