

When a member's payment declines for whatever reason (such as expired card on file), ARAG will notify the member that their payment declined via either email or mail. If a member has an email on file with ARAG, an email is sent letting them know their payment declined and they can choose to go online and update their payment or they can call Customer Care. If they do not have an email on file, ARAG will mail a letter to the address on file.

The ARAG online site (Member Portal) will allow the member to update their payment within the first 30 days of their payment decline. ARAG still allows members to update their payment after their payment declines, but they will need to call into ARAG Customer Care to update their information if past the 30 days. The website only supports payment updates between day 1-30 after a decline.

Once a member logs into their Member Portal after their payment declines, they'll see this message below. They can click on "Update Payment" which takes them directly to the payment section or they can skip for now and carry on with visiting the website.

The screenshot displays the ARAG Member Portal interface. On the left is a dark teal sidebar with the ARAG logo at the top, followed by the user's name 'Carl Stephens' and 'MEMBER # 1913-1217-8097'. Below this are menu items: 'Legal Plan', 'Attorneys', 'Tools', 'Account', 'Help', and 'Log Out'. The main content area has a white background with a blue header that reads 'Please Update Your Payment Information'. Below the header, a message states: 'Your financial institution or credit card company has notified us the automatic transaction that pays your legal insurance premium could not be processed.' This is followed by the text: 'Because of this, your ARAG coverage will end on 04/30/2021. In order to continue using your coverage and accessing the tools on this site, please update your payment information.' At the bottom of this message are two buttons: 'Skip For Now' and 'Update Payment'. The footer contains legal disclaimers, including 'Privacy Policy', 'Terms of Use', 'Accessibility', and 'Trademarks', along with the copyright notice '© 2021 ARAG North America, Inc.' and a disclaimer about the fictional nature of the content.

Below (2nd screen shot) is the path a member can take to update their payment information before it expires/declines or even after it declines. The member would click on "Account" for the left hand menu and then the bottom section of the account page has an update payment option.

ARAG
Carl Stephens
MEMBER # 1913-1217-8097

- Legal Plan
- Attorneys
- Tools
- Account**
- Help
- Log Out

EMAIL ADDRESS A_1095995_JTDevTest@araggroup.com Verified!	Update
PHONE NUMBER (571) 330-2771	Update

Payment
The payment method and billing address we have for you.

CREDIT CARD Visa Card	PAYMENT AMOUNT \$20.96
BILLING ADDRESS 201 Poplar Alley Occoquan, VA 22125	PAYMENT FREQUENCY Monthly
Update	NEXT PAYMENT DATE 05/01/2021

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