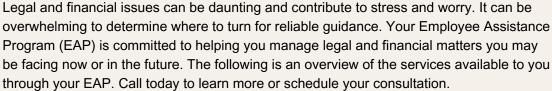
Employee Assistance Program *Tip Sheet*

Legal and Financial Consultation & Referral Services









Legal Services Overview

- 30-minute in-person or telephonic consultation with an attorney per issue, per year is included, at no cost or obligation. If attorney is retained, receive 25% off typical rates.
- Attorney is local to you and knowledgeable about applicable state laws.
- Attorneys are available to help with the following and more*:
 - Civil & Consumer Issues collection and repossession, contractual disputes, defaults, foreclosures, product liability, traffic violations and civil rights
 - Personal & Family Legal Services adoption, child custody, divorce, domestic violence, and eldercare
 - Business Legal Services insurance, copyrights, patents, and contracts
 - IRS Matters IRS specialists are able to negotiate with IRS on your behalf
 - Real Estate Home purchases and closing, construction, and property easements
 - Credit & Debit Services Renegotiating debt, correcting credit reports, and assisting with collection activities



Financial Wellness Program Overview

- 30-minute telephonic consultation with a Money Coach per issue, per year at no cost or obligation.
- Always matched with best-suited Money Coach based on need and coach background.
- Supplemental online resources, tools, and handouts are also provided.
- Issues addressed include the following and more:
 - Tax Prep access to discounted services
 - Budgeting building and managing a sustainable budget
 - Funding College accessing grants and scholarships for education
 - Debt Management creating a plan to better manage debt
 - Estate Planning considerations and developing a plan for the future
 - Planning for Retirement determining amount to save and a plan to get there
 - Planning for Various Life Stage purchasing a home, managing loans, dealing with disability, supporting adult children, dealing with loss, planning for a baby, caring for parents, and more

*Matters involving disputes or actions between employee, dependents, or household members and their employers are specifically excluded from eligibility of this plan.

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