

## Employee Assistance Program (EAP)

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### Legal and financial solutions

You and your family may experience financial and legal hurdles at some point. These challenges, such as financial planning, divorce, custody disputes, or identify theft, can lead to significant stress, worry, and distraction that can negatively impact your mental health, job performance, and productivity.

#### Legal

Our legal service provides employees with a safe, confidential discussion with a knowledgeable attorney located in their area. Participants receive up to 60 minutes of legal support for family law issues and have the option of retaining the family law attorney at a reduced 35% discount. For all other areas of law, members receive up to 30 minutes of legal support with the option of purchasing additional consultation services at a 25% discount.

Discounted legal assistance can include bankruptcy, loan consolidation, powers of attorney, guardianship, housing/real estate, traffic violations, estate planning, and criminal matters.

#### Financial

Our financial counseling program helps participants make crucial financial decisions, manage debt, and gain confidence in their financial wellness. Professional consultation is available for help with personal financial issues such as family budgeting, tax preparation, child support, saving for college, retirement planning, and estate planning.

Participants receive a free 60-minute financial consultation with a CPA, financial planner, budget specialist, certified credit counselor, certified divorce financial analyst, or licensed securities broker. These steps could include family budgeting programs, debt consolidation, or, in some cases, referral to an attorney.

#### Mediation

Our trained mediators can assist employees with divorce and child custody cases, landlord/tenant issues, contractual matters, car accidents, and a host of other common disputes. Our nationwide network of mediators includes licensed attorneys and experts who hold advanced degrees and have professional mediation experience.

Employees and dependents will receive a free 30-minute mediation consultation and can access additional services for a 25% discount.

#### Identity Theft

Our program provides the education and guidance victims need to restore personal identity, credit rating, financial security, and legal integrity. Our Fraud Resolution Specialists offer a 60-minute free consultation, can conduct up to seven emergency response activities, give the participant an emergency response kit, and provide support for disputing costly fraudulent debts.