

Anytime support

Resources For Living



Resources For Living is an employer sponsored program, available at no cost to you and all members of your household. That includes dependent children up to age 26, whether or not they live at home.

Services are confidential and available 24 hours a day, 7 days a week.

Emotional well-being support



- Relationship support
- Stress management
- Work/life balance
- Family issues
- Grief and loss
- Depression
- Anxiety
- Substance misuse and more
- Self-esteem and personal development

Daily life assistance



Competing day-to-day needs can make it tough to know where to start. Call us for personalized guidance. We'll help you find resources for:

- Child care, parenting and adoption
- Summer programs for kids
- School and financial aid research
- Care for older adults
- Caregiver support
- Special needs
- Pet care
- Home repair and improvement
- Household services and more

We also offer carekits related to growing families, child care, caregiving and more.

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Online resources



Your member website offers a full range of tools and resources to help with emotional wellbeing, work/life balance and more. You'll find:

- Articles and self-assessments
- Adult care and child care provider search tool
- Stress resource center
- Video resources
- Live and recorded webinars
- Mobile app

Discount Center

Find deals on brand name products and services including electronics, entertainment, gifts and flowers, travel, fitness, nutrition and more.

Other services



Identity theft services — One hour fraud resolution phone consultation or coaching about ID theft prevention and credit restoration. Services include a free emergency kit for victims.

Legal services



You can get a free 30-minute consultation with a participating attorney for each new legal topic related to:

- General
- Family
- Criminal law
- Elder law and estate planning
- Divorce
- Wills and other document preparation
- Real estate transactions
- Mediation services

If you opt for services beyond the initial consultation you can get a 25 percent discount.

*Services must be related to the employee and eligible household members. Work-related issues are not covered. Discount does not include flat legal fees, contingency fees and plan mediator services.

Financial services



Simply call for a free 30-minute consultation for each new financial topic related to:

- Budgeting
- Retirement or other financial planning
- Mortgages and refinancing
- Credit and debt issues
- College funding
- Tax and IRS questions and preparation

You can also get a 25 percent discount on tax preparation services.

*Services must be for financial matters related to the employee and eligible household members.

The EAP is administered by Resources For Living, LLC.

All calls are confidential, except as required by law. EAP instructors, educators and participating providers are independent contractors and are not agents of Resources For Living. Provider participation may change without notice. Discount services are provided and managed by Lifecare, an independent third party. Resources For Living does not oversee or control the services provided by or recommended by Lifecare and does not assume any liability for their services.

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At your fingertips

What can your member website do for you?

Your member website is all about you and your everyday needs.

Access to the website is free for you and your household members. You'll find a wide array of articles, videos, live and on-demand webinars, assessments and more. Categories include:

Life and relationships	<ul style="list-style-type: none">• School search• Child and eldercare provider searches	<ul style="list-style-type: none">• Balancing work and family• Pets• Wellness assessments and resources
Mental health and addictions	<ul style="list-style-type: none">• Depression• Suicide prevention	<ul style="list-style-type: none">• Mental health awareness• Mental well-being terms
Career and workplace	<ul style="list-style-type: none">• Grow your skills• Manager newsletter	<ul style="list-style-type: none">• Manager videos• Critical incidents
Resource centers	<ul style="list-style-type: none">• Stress• Crisis and disaster	<ul style="list-style-type: none">• Self-improvement• Trauma, grief and loss

And check services and tools to learn more about your benefits and access our monthly newsletter, videos, webinars, awareness articles and more.

You have a world of information right at your fingertips. Log on today.

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Legal Services overview

Employees and household members receive 30-minute phone or face-to-face attorney consultations for each new issue for an unlimited number of issues. Beyond the initial 30 minutes, they can also receive a 25 percent discount with the attorney. We provide help with a wide variety of issues.

Mediation services are covered in the same fashion. Employees also have access to “do-it-yourself” legal forms and document preparation in addition to a comprehensive website that provides legal and financial forms and other tools.

Feature	Benefit	Covered issues
Phone or face-to-face attorney consultations	30 minutes per new issue with an unlimited number of issues	<ul style="list-style-type: none"> • Domestic/family • Criminal • Civil • Landlord/tenant
After-hour phone attorney consultations	30 minutes per new issue with an unlimited number of issues	<ul style="list-style-type: none"> • Criminal • Incarceration • DUI
Phone or face-to-face mediation consultations	30 minutes per new issue with an unlimited number of issues	<ul style="list-style-type: none"> • Domestic • Contractual disputes • Landlord/tenant
Free online will for all members and eligible dependents	Free and unlimited access on the website	<ul style="list-style-type: none"> • Civil • Real estate • Collections
Additional forms	Free and unlimited access on the website	<ul style="list-style-type: none"> • Simple will • Advance directive • Power of attorney • Living will
Legal Information	Articles available to users	<ul style="list-style-type: none"> • Family and divorce • Bill of sale • Business documents related to small business, intellectual property, consultants and more • Bankruptcy • Civil rights • Internet • Landlord and tenant • Consumer finance • Consumer protection • Motor vehicles • Names • Neighbors • Credit, debt, identity theft, fraudulent transfers • Criminal law • Personal property • Divorce and family • Small business • Pets • Elder law • Estate law • Sports • Taxes and audits • Legal system • Immigration • Intellectual property • Travel law

Identity theft

A certified fraud resolution specialist (FRS) provides a phone consultation for up to 60 minutes per new issue, with an unlimited number of issues. The FRS conducts seven emergency response activities and assists members with restoring their identity and credit rating. Each FRS is a qualified customer service professional, certified under the Fair Credit Reporting Act.

Employees also receive an emergency response kit by email, mail or fax. The kit outlines actions and suggestions regarding identity theft prevention and restoration.

Feature	Benefit	Covered issues
Phone fraud resolution consultation	60-minute per new issue with an unlimited number of issues	Coaching and direction on prevention and restoring credit for victims of identity theft
Identity theft emergency response kit	Free emergency response kit	<ul style="list-style-type: none">• Contact numbers• Sample documents• Instructions and more

Members can call 24/7 to get started with a legal consultation and for emotional support with legal issues.



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Take control

Financial services

Help taking control of your finances

Sometimes a little help can go a long way. Simply call us to speak with a financial consultant. You can get a free 30-minute consultation for each issue you'd like to ask about. From creating a budget to setting long-term goals, we're here to help.

Information is at your fingertips by phone or online. Find help with:

- Creating a budget and managing debt
- Understanding bankruptcy options and requirements
- Avoiding foreclosure and handling creditors
- Preparing for a home purchase and saving for your down payment

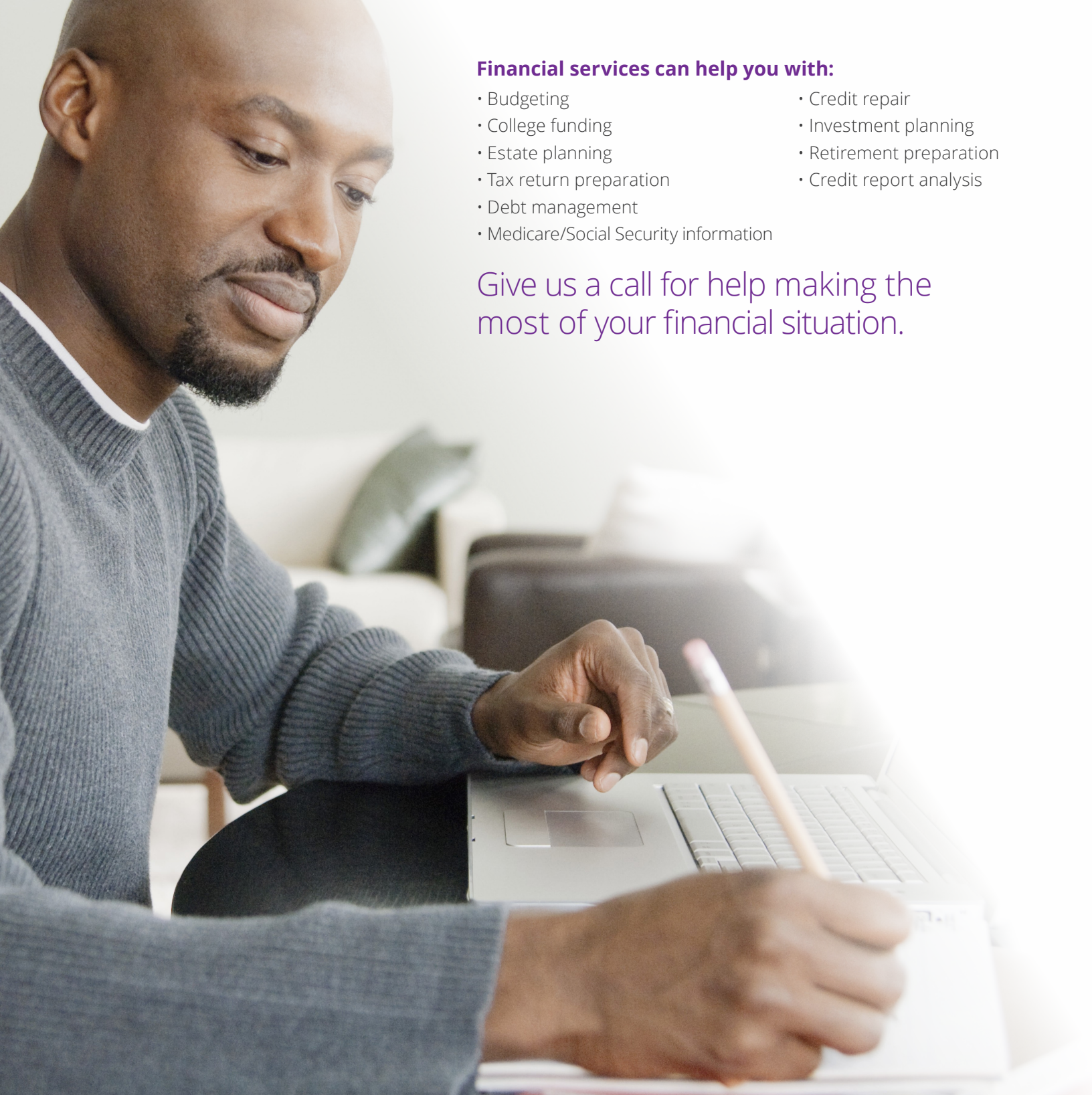
- Setting financial goals and deciding on investment strategies
- Planning for college expenses and finding the right tuition plan

Here's how it works

Simply call us and answer a few brief questions. You'll be transferred to Financial Services.

Or you can choose to call them at a later time if that's more convenient. Either way, you'll be on your way to help with your financial issues. And don't forget about your member website. It's full of articles and resources that can help with your financial life and much more.

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Financial services can help you with:

- Budgeting
- College funding
- Estate planning
- Tax return preparation
- Debt management
- Medicare/Social Security information
- Credit repair
- Investment planning
- Retirement preparation
- Credit report analysis

Give us a call for help making the most of your financial situation.

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Control

Identity theft and fraud resolution program

With more ways to pay for goods and services than ever before, identity theft continues to rise as well. The Identity Theft and Fraud Resolution program is here to help if your identity is stolen. You can call us for help restoring your identity and credit history.

When identity thieves strike

Simply call us to access your identity theft and fraud benefits and receive a free 60-minute telephone consultation with a trained fraud resolution specialist. The specialist guides you through the process to re-establish your identity and credit rating. The specialist can also coach you with disputing any fraudulent debts that result from identity theft.

Expert help and guidance

After learning about your situation, our specialists will:

- Help you complete and submit identity theft affidavits to credit agencies, creditors and other authorities.
- Provide account forms or letters to itemize each fraudulent occurrence and advise you where to submit each document.
- Direct you to local and federal authorities and the fraud departments of creditors to report fraudulent activity.
- Provide you with the contact information for the major credit reporting agencies.
- Help you obtain a free copy of your credit report.
- Send you a free identity theft emergency response kit.
- Explain how identity theft happens and show you some steps you can take to help prevent it in the future.

Let us help

It only takes one phone call to get help with resolving identity theft emergencies. Our specialists can also help you prevent identity theft before it happens.

Call for free and confidential help 24 hours a day, 7 days a week.



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Balance

Helping you balance work, life and everything in between

Thanks to Worklife Services, you can get help right when you need it. Find solutions for child care, elder care and other everyday personal, household and family issues, including:

- **Child care.** Childcare centers, family daycare homes, summer camps, nanny/au pair agencies, nursery schools, before and afterschool programs, kindergartens, care for children with special needs, pregnancy resources and adoption information
- **Elder care and care for adults with disabilities.** Home health care, rehabilitation centers, nursing homes, adult day care, transportation services, support groups, meal programs, assisted living, emergency response, independent and assisted living options, Medicare/Medicaid issues and geriatric care management
- **Caregiver support.** Help with caregiver needs, respite services, community resources, support groups, referrals and long-distance caregiving issues
- **School and college planning.** Information and referrals to schools and other educational programs from kindergarten through graduate level, private and public schools and schools for students with special needs

- **Convenience services.** Relocation, home cleaning, lawn and landscaping, plumbing, automotive, travel information, pet care, entertainment and dining

There are two ways to access these services:

- **Your 24-hour toll-free member line:** With one phone call, you can reach a consultant who gathers information about your needs and then starts the research and legwork to identify resources for you. You can receive detailed information on referral sources by email, mail and telephone.
- **Your online member Worklife Services:** Through your member website, you can do your own search for resources from our network of service providers.

We're here to help with your everyday needs 24/7.

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