

Legal and Financial Services

available through the Employee Assistance Program • 800-272-7252

The Employee Assistance Program has teamed up with Legal Access Plans, LLC to provide a complete Legal Protection and Financial Services Package for you and your family members. This is an extended service and a free benefit through your Employee Assistance Program (EAP).

Legal Services

"Access to Professional Legal Services is the Cornerstone of the Plan." Legal matters include the following:

- Divorce
- Consumer
- Estate
- Adoption
- Bankruptcy
- Injury
- Probate
- Medicare
- Simple Wills
- Real Estate
- Landlord/Tenant
- Child Custody
- Child Support
- Power of Attorney
- Traffic Ticket
- Auto Accident
- Immigration
- Insurance
- Malpractice
- Guardianship
- Criminal
- DUI
- Disability
- and more

Consultation—Services include an initial phone or in-office consultation up to 30 minutes with Plan Attorneys on any covered legal problem at no charge. The number of consultations is unlimited, except that each one must be on a different legal matter. All matters that go beyond the free consultation will be billed by the Plan Attorney at a discounted rate of up to 25% off. Some types of legal issues may be billed on a flat fee or contingency fee instead of an hourly rate. The discount may not apply to these types of fees.

Victims of identity theft are eligible for an initial free phone consultation with an Identity Theft Counselor.

Simple Will—The plan covers preparation by an Attorney of a "Simple" Will, if a Simple Will fits your circumstances. The requirements for a Simple Will vary by state and your Plan Attorney can determine, during your free consultation, if you qualify. Please note that the Simple Will benefit does not cover trusts, living wills, powers of attorney or other documents.

Mediation & Alternative Dispute Resolution Services—This benefit includes a 30-minute consultation, reduced rates for mediation, mediation case document reviews and dispute resolution letters.

Document Review—The benefit is available up to three times each year and can be used for documents that total six pages or less.

Letter & Phone Calls—If you and your Attorney agree that such resolution will likely resolve your matter, you are entitled to have a phone call or letter made by your Plan Attorney. This benefit is available up to three times each year.

For ethical and practical reasons, this plan does not include the following services—employment law/ workers compensation; tax law; second opinions when already represented by an attorney or use of Legal Access attorneys to sue your employer.

Financial Counseling

Financial Counseling services are provided for employees needing assistance with understanding and correcting their credit report, learning how to budget, paying off debt, restructuring debts and avoiding or dealing with serious debt collection issues.

Consultation

Services include an initial 30-minute telephone consultation (per financial situation) with a financial counselor at no charge:

- Budgeting assistance
- Debt management
- Credit problems
- Pros/cons of debt management options

Counseling

Financial counseling beyond the initial consultation is available at a rate of \$65 per hour (via telephone).

- Financial Lifestyle Management Program
- Free educational resources and referrals—workbooks and guides; online resources; budget analysis

Counselors can assist with discovering and understanding the root cause of most money problems. Planning assistance is available for marriage, divorce, disability and other life events or issues that have financial implications. Counselors can also help individuals with their rights as a creditor, including understanding their credit report and how to correct inaccuracies.

For employees wishing to explore debt re-payment options, counselors can provide information about the workings of Credit Counseling Agencies and the processes involved as well as managing debt and structuring a payoff plan.

Budgeting assistance is provided at no cost via telephone and web. Counselors examine all sources of monthly income, and monthly expenses, as well as consider all outstanding liabilities and available assets. They will counsel employees on areas of their budget that needs improving, suggest areas for reductions in expenses, and compute the net excess of income over expenses.

Internet Legal Services

Check out the following services by visiting The Allen Group's website www.theallengroup.com.

The Law In Your Life

The sections found in the library contain information on: small claims, understanding contract basics, estate planning, consumer rights, etc.

Family Health and Eldercare Legal Library

These libraries provide information to help employees understand the preventative steps and which steps may be needed to prevent problems. Topics include: wills, real estate issues, life care plan, medicare, and more.

Small Claims and Consumer

Over 5 ½ hours of detailed legal advice is available here, including all types of consumer, real estate, contract and related problems that employees face everyday.

Domestic Violence

A complete library with a detailed study of the legal options available to a victim, including a complete illustration of all major domestic violence concepts—victims can evaluate their actions and avoid serious mistakes.

Anatomy of a Case

This section provides an overview of the steps involved in a typical case to give you an idea of what to expect if you decide to pursue your case.

Identity Theft

This section provides resources for victims of identity theft as well as information on steps you can take to prevent identity theft.

Library of Legal Document

Enables employees to view sample legal documents. Includes: living will, home maintenance contract, etc.

Legal Access Plans, LLC is one of the oldest and largest legal service providers in the United States. For 30 years, their goal has been to provide "access to quality professional assistance for the prevention of devastating legal and financial problems". A nationwide network of quality local providers has been carefully developed to ensure that only quality professionals render services to employees and their families.

How To Access This Benefit

Access to legal and financial services may be obtained in a variety of ways. For example, individuals engaged in EAP counseling may learn, perhaps at the suggestion of the counselor, they need to speak with a qualified attorney or financial advisor for additional assistance. Others, not seeking EAP counseling, may want more information about available services or wish to be referred to an attorney or financial advisor.

If you are in counseling, your counselor can help by providing the phone number for either legal or financial assistance. Whatever the situation, if you need assistance, for your convenience you only have to call The Allen Group.

Using this benefit is as easy as dialing one of the following phone numbers: 800-272-7252 (our national 800 number), 407-788-8822 (Central Florida), or 888-833-2017 (TDD, for hearing or speech impaired).

Financial Planning

Financial Planning services are provided for employees needing assistance with planning for the following:

- Retirement
- Saving for college
- Rolling over a 401(k)
- General investing questions and planning for life changes such as divorce, the birth of a child, marriage, job change, death or inheritance

As part of the program services, a complimentary, no-obligation, initial consultation (provided by phone or in-office) is available.

The objective of the consultation is to assess an employee's current financial situation and determine their financial goals. This is the ideal setting to begin taking steps to improve long-term financial wellness.

Through the Financial Advisory Service, employees may choose to create a personalized financial plan with an advisor. Employees will receive a \$75 discount on this plan preparation fee.

Access Financial (on the web)

The purpose of the Access Financial Library is to help individuals understand background information on financial planning, how it works, what investments can help you meet your goals, along with a number of other related issues. Topics include: ideas of where to start, investing, estate planning, stocks, your financial goals, and more.

For web access, log on to our website (www.theallengroup.com), click on Legal Access, enter the username and password provided by your HR Department (must be entered in all capital letters).