Enhanced Legal & Financial Services

A Service Provided by Best Care EAP

Description of Benefits

Legal Services

- **Legal -** Each member is entitled to one (1) initial **thirty-minute** office or telephone consultation per separate legal matter at no cost with a **network attorney**. In the event that the member wishes to retain a participating attorney after the initial consultation, the member will be provided with a preferred rate reduction of **25%** from the attorney's normal hourly rate. Virtually all types of legal matters are eligible for these services.

- **Mediation -** Each member is entitled to one (1) initial **thirty-minute** office or telephone consultation per separate legal matter at no cost with a **network mediator**. In the event that the member wishes to retain a participating mediator after the initial consultation, they will be provided with a preferred rate reduction of **25%** from the mediator's normal hourly rate. Typical matters may include divorce & child custody, contractual & consumer disputes, real estate & landlord tenant, car accidents & insurance disputes, etc.

- **Online Legal & Financial Resource Center -** Each member shall be provided with **unlimited access** to a premium web site which includes:
  - Financial Library, Calculators and other Tools
  - Legal Library and Assisted Document Preparation at Discounted Rates
  - FREE, self-serve, state-specific, legal document preparation (will, power of attorney, lease agreement, etc.)
  - "My Documents" password protected feature to help clients stay organized and keep all documents in one place

Examples of the areas of assistance available include (but are not limited to):

- **Civil / Consumer Issues**
  This category includes issues relating to retail transactions, warranty and other consumer products matters, issues relating to governmental entitlements and benefits, advice on small claims court and other general legal matters.

- **Personal / Family Legal Services**
  These services include adoption and guardianship, custody and support matters, divorce, separation and annulment issues, name changes as well as other domestic or family law issues.

- **Financial Matters**
  Members are entitled to bankruptcy representation and defense of lending related legal issues by appropriately qualified attorneys.

- **Real Estate**
  Real estate services include assistance in the acquisition or sale of real property, lease/rental agreements, property boundary disputes and other matters surrounding personal real property.

- **Criminal Matters**
  These services include the defense of both misdemeanor as well as felony criminal acts of all kinds.

- **IRS Matters**
  This service assists the member in their negotiation with the IRS, whether in an audit environment or to assist them with a lien or a balance due, in order to affect the most favorable outcome.

- **Estate Planning Law**
  Estate planning law firms are available to prepare the most popular of estate planning/asset preservation vehicles at prices as low as 25% off usual fees. These services include Wills, Revocable Living Trusts, Charitable Trusts, etc.

- **Immigration and Naturalization**
  This category of services includes: green cards, U.S. citizenship, work and student visas, family based immigration, deportation and removal defense, INS and immigration court appeals, asylum and many immigration issues.

Financial Services

- **Financial Consultations -** Each member is entitled to no cost telephonic consultation with a financial counselor. Typical matters include credit counseling, debt and budgeting assistance, tax planning, retirement and college planning questions. These services are provided by seasoned financial professionals and licensed CPA's. Phone consultations are generally limited to 30-60 minutes per issue.

  In the event a member wishes to retain their counselor for additional services, members may elect to continue working with their coach through *MySecureAdvantage* at a rate of $40 per month. This service provides the member with unlimited access to their financial coach and the member may continue on a month to month basis.

- **Tax Preparation and Consultation Component** - Members are entitled to receive a 30-minute income tax planning related consultation per year on each separate tax issue they encounter. Personal income tax documents are prepared by a CPA at a preferred rate reduction of 25% from the CPA's normal fee.

Examples of the areas of assistance available include (but are not limited to):

- **Developing a Spending Plan** - This service provides analysis of the member's budget with a goal of developing a realistic spending plan that incorporates current and future financial goals. The analysis will include advice on maximizing income and reducing expenses, as well as managing the use of credit.

- **Rebuilding Your Credit** - Credit Report Analysis provided (an analysis tool that gives an overview of your credit report and credit score with tips on strategies to improve your credit score).

- **Getting Out of Debt** - Service provides an analysis of member's debt structure to ensure they are managing debt in the most effective way possible. Effective strategies for credit challenges including direct access to non-profit credit counseling services.

- **Garnishments -** This service offers an opportunity to discuss either garnishment prevention or cash flow management in the event a garnishment has occurred. The member will be able to review their financial situation with a financial counselor to better understand the ramifications of their choices and alternatives, if available.

- **Tax Levy/Wage Garnishment Resolution Program** - It is estimated that 2%-6% of employees have received or been threatened with a tax levy on wages. The Tax Levy Resolution Program offers a free 30 minute consultation with a Tax Levy Resolution Specialist who can review their current tax problem. Additional services such as negotiating with tax authorities, stopping tax collections, interfacing with HR/Payroll, etc. will be provided to the member at a discounted fee.

Pre-Retirement Analysis - A hard copy financial planning report is provided that analyzes existing retirement investments to see if the member is on track for their retirement income goals

- **401(k) Review –** An analysis tool is available to help choose the right mix of mutual funds in a 401(k) plan with regards to investment goals and temperament.

- **Home Buying Strategies** - This service provides advice and analysis of strategies for buying a home, as well as information on first time homebuyer programs. Provides direct access to a mortgage loan lender.

- **Mortgage Refinance Check-Up –**This service will help clarify the <u>right</u> time to refinance. Refinancing may help lower mortgage payments, eliminate private mortgage insurance, get cash out for a home improvement project or pay off high-interest rate credit card debt.

- **College Funding Analysis -** Provides a hard copy financial planning report that analyzes current investments for college in relation to costs for higher education in the future.

- **Income Tax Services -** Direct access to discounted tax preparation/tax planning services. If tax preparation service is requested, members will receive a preferred discount of 25% off normal fees.

GENERAL COACHING

General financial coaching is available on several different levels. Services range from individual consultations involving budgeting, credit, estate and retirement planning, and college funding, as well as general investment subjects and tax issues.

The following is a partial list of the many financial topics available to be discussed with a Financial Coach:

Budgeting Techniques
Corporate Bonds
Credit after Bankruptcy
Credit Cards with Lower Interest Rates
Credit Repair Scams
Credit Reports
Debt Counseling
Divorce Planning
Finding a Financial Advisor
Insurance Buying Strategies
Internet Stock Trading
IRA Rollovers
Medicaid
Medicare
Money Market Accounts
Mortgages
Mutual Funds
Negotiating Late Rent/Utility Payments
Renting vs. Buying a Home
Retirement Planning
Reverse Mortgages
Saving for Financial Emergencies
Social Security Benefits
Small Business Financial
Student Loans
Tax Issues
U.S. Savings Bonds

Matters involving disputes or actions between members and their employer, CLC or its plan sponsors, agents or their officers, directors or employees are specifically excluded from eligibility of this plan. Also excluded are matters that, in the attorney's opinion, lack merit. Court costs, filing fees and fines are the responsibility of the member.

For more information about Best Care's *Enhanced* Legal & Financial Services program, please call (800) 801-4182 or (402) 354-8000.