

# Employee Assistance Program *Tip Sheet*

## Legal and Financial Consultation & Referral Services

Legal and financial issues can be daunting and contribute to stress and worry. It can be overwhelming to determine where to turn for reliable guidance. Your Employee Assistance Program (EAP) is committed to helping you manage legal and financial matters you may be facing now or in the future. The following is an overview of the services available to you through your EAP. Call today to learn more or schedule your consultation.

**Acentra**  
HEALTH



### 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.

**24/7/365 PHONE:**  
1.833.276.0988

**WEBSITE:**  
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