



Help for simple to complex problems

When you or your household members need help with legal, financial or identity theft issues you can talk to an expert or research the matter using the extensive array of personal services and education.

## ✓ Legal assistance

- Free 60-minute consultation on the phone or in person
- Discounted fees for services needed beyond 60 minutes
- Online tools, education and resources for help with:
  - Debt and credit
  - Divorce
  - Real estate
  - Taxes and audits
  - Trusts
  - Wills

## ▼ Financial coaching

- Two free 30-minute telephone consultations
- Discounted fees if you elect to continue working with a financial coach beyond initial consultations
- Online tools, education and resources for help with:
  - Budget planning
  - Debt and credit
  - College and retirement planning
  - Taxes and audits
  - Loan and mortgage assistance

## ✓ Identity theft resolution

- Free 60-minute telephone consultation with a highlytrained Fraud Resolution Specialist™ (FRS) who conducts seven emergency response activities, listens to issues, answers questions and gives directions and tools to help resolve the situation
- Free ID Theft Emergency Response Kit<sup>SM</sup>

**Employee Assistance Program**For Professional Consultation

Call 800-424-4485

TTY Users: 800-456-4006