

Legal and Financial Services

Family problems and daily living issues often include financial or legal components. Through your Employee Assistance Program, employees and their family members can be connected to professionals who will discuss concerns and provide suggestions.

According to the American Bar Association, one out of every three adults has a need for legal/financial advice during the year. Legal and financial concerns can be stressful and costly and often result in lost work time. Statistics from employee assistance programs show legal issues as one of the top five reasons for contacting an EAP.

What Services are Available?

The legal and financial services provide up to thirty minutes of legal or financial consultation with an attorney at no cost or obligation. Employees and their family members may use up to these services up to three times in a calendar year for separate legal or financial matters. Services are available for a wide range of issues*, including:

- **Civil/Consumer Issues:** collection/repossession, contractual disputes, defaults, foreclosures, product liability, traffic violations and civil rights
- **Personal/Family Legal Services:** adoption, child custody, divorce, domestic violence, elder care
- **Business Legal Services:** insurance, copyrights, patents and contracts
- **IRS Matters:** IRS specialists able to negotiate with IRS on your behalf
- **Real Estate:** consultation on construction and issues occurring before the transaction takes place

To access your Employee Assistance Program and Legal/Financial Services, call or log onto the Website:

800.765.0770

www.apshelplink.com
company code: AMHIC

- **Credit/Debit Services:** renegotiating debt, correcting credit reports and assisting with collection activities
- **Estate Planning:** no-cost consultation with a financial services representative, with additional assistance at a reduced or preferred rate
- **Financial Planning:** one 30-minute telephonic financial planning consultation with a CPA at no cost, with additional assistance at a reduced or preferred rate

**Exclusion: Employer Related Issues*

How do I Contact Legal or Financial Services?

Call APS Healthcare, and we will provide you with the name, address and telephone number of a resource near you. You will have the option of a face-to-face or telephonic consultation.

Confidentiality

Use of the legal and financial services through your EAP is confidential, as required by law.

Other Personal or Family Concerns?

Your EAP provides assistance for all types of issues, and is a confidential program for employees and their family members. Please refer to your Employee Assistance Program brochure for information on additional services available to you or call APS Healthcare.

