

LifeReferrals 24/7 helps employees handle life

Blue Shield's LifeReferrals 24/7SM program helps you increase employee satisfaction and productivity by providing confidential, professional assistance when personal problems may affect an employee's on-the-job performance. The program is designed to help your employees better manage the demands of home, health and career, and to help you with your bottom line.*

How the program works

A phone call connects your participating members with a team of experienced professionals ready to listen and assist them with a wide range of personal, family and work issues. Your members will be guided to the appropriate resource depending on their needs. Telephone and Web services are available 24 hours a day, seven days a week, and face-to-face visits are available by approved appointment.

Telephone work and life consultations

Members can call specialists for help on these topics:

- Career – Balancing work with personal life, and managing stress, "burnout," situational conflicts and transitions
- Marriage and relationships – Strengthening bonds and improving communication
- Mental health – Managing anxiety, depression, personal crises, alcoholism, substance use disorders and codependency
- Death and dying – Coping with chronic and terminal illness, grief and loss
- Adult and elder support services – Caring for aging parents and family, including in-home and long-term care, transportation and housing
- Child and parenting support services – Resources for meeting parenting challenges and day care, tutoring, pregnancy and adoption issues
- Family and relationship services – Information to help with parent and child conflicts, single-parent challenges and improving communication
- Lifelong learning – Information about schools, classes and other opportunities for growth
- Chronic condition support services – Information and support for members living with a chronic condition
- Domestic relocation – Resources and support for members moving into a new community

Members have an unlimited number of phone consultations on these topics with local community information on each topic.

LifeReferrals 24/7 helps employees manage personal issues that could affect their job performance.

* LifeReferrals 24/7 is included in fully insured group products with 101+ employees and is a buy-up option for self-funded groups with Blue Shield of California's mental health service administrator (MHSA).

Face-to-face counseling visits

Members nationwide are eligible for three face-to-face counseling visits in each six-month period at no additional cost to them. Sessions can be easily scheduled with a provider in the network of over 20,500 licensed therapists. Members can go to lifereferrals.com, enter access code "bsc", click on *Providers* and use the provider search tool to access a licensed therapist in their area. Members will need to complete a simple appointment approval process before their first visit. If California members have mental health services as part of their health plan, they can contact Blue Shield's mental health service administrator (MHSA) to obtain approval for additional support in California. Members outside of California will be referred to the BlueCard® network of the local Blue plan for mental health services.

Telephone financial and legal consultations

Financial counseling – Unlimited telephone consultations and referrals are available with financial advisers on money matters such as retirement planning and taxes. Every year, members are eligible for one 60-minute session with a financial professional on selected financial issues.

Identity theft assistance – Unlimited consultations with specialists to help restore identity and credit, dispute fraudulent debts and help prevent future identity theft occurrences.

Legal and mediation assistance – Consultations and discounts are available on a variety of legal matters such as wills, landlord and tenant issues, and alternatives to litigation. Each year, members are eligible for one 60-minute consultation with an attorney per issue, and one 60-minute consultation with a mediator per issue. Members get a discount of up to 35% on additional consultations by the same providers.

Web services

In addition to telephone consultations and face-to-face counseling, members can log in to a wealth of resources specific to the topics they are being counseled on. Videos and message boards are available for many subjects. Members can access this information plus the full network of licensed therapists by going to lifereferrals.com and entering access code "bsc".

Promoting LifeReferrals 24/7

The toll-free number for LifeReferrals 24/7 is on the back of the Blue Shield member ID cards. Ask your account manager about additional support in promoting LifeReferrals 24/7.

Participant satisfaction

Participant satisfaction with LifeReferrals 24/7 is consistently high. In a member survey, an average of 98% of program participants reported overall satisfaction with the services received.*

Reporting

Quarterly reports will be available for groups with 300+ members and all self-funded groups that purchase the program.

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For more information about LifeReferrals 24/7,
please contact your Blue Shield account manager
or account representative.

* Blue Shield of California 2013 LifeReferrals 24/7 Member Satisfaction Survey Report.