

LifeReferrals 24/7

Experts to help you handle life

Everyone can use a hand sometimes. LifeReferrals 24/7SM offers convenient and confidential support to help you meet life's challenges. A simple phone call connects you with a team of experienced professionals ready to help you with a wide range of personal, family, and work issues.

LifeReferrals 24/7 is available 24/7/365 for no copayment or extra cost. You will be guided to the appropriate service based on your needs:

Personal counseling

For matters like relationship problems, stress, and grief, you can request face-to-face sessions with licensed therapists.

Three face-to-face counseling visits are included in any six-month period.

Legal assistance

Request consultations for legal matters such as trusts, wills, divorce, child custody, landlord and tenant issues, consumer disputes, and personal injury.*

- You're eligible for one consultation up to 60 minutes in duration per separate issue, per year on the phone or in person with an attorney or mediator.
- Receive a preferred discount rate of 25% or greater off the hourly fee, based on the types of services you use, after the first consult.
- Online tools and educational resources are available, including sample legal forms and templates on a variety of topics.

Financial coaching

Request consultations with financial professionals for topics such as tax preparation, college and retirement planning, budgeting, debt and credit, and loans and mortgages.

- You're eligible for two 30-minute telephone consultations per separate issue, per year.
- Discounted fees apply if you elect to continue working with a financial coach beyond the initial consultations.
- Online tools and educational resources are available, including easy-to-use calculators for home and personal financing, investments, and retirement.

Identity theft resolution

- You're eligible for a 60-minute telephone consultation with a highly-trained Fraud Resolution SpecialistTM (FRS). An FRS can help restore identity and credit, dispute fraudulent debts, and prevent future identity theft instances.
- Free ID Theft Emergency Response KitSM.

Referrals to community resources†

A specialist can provide useful information and referrals to a wide range of resources including:

- Parenting resources
- Child and elder care
- Meal programs
- Transportation help
- Lifelong learning

Call LifeReferrals 24/7 toll-free, anytime, at **(800) 985-2405**.
Or, visit **lifereferrals.com** and enter the access code: bsc.

* Legal consults involving disputes with your employer (or other work-related issues) are excluded.

† Any costs associated with using the community resources are the responsibility of the member.