

LifeReferrals 24/7

Experts to help you handle life

Everyone can use a hand sometimes. LifeReferrals 24/7SM offers convenient 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.

All of these services, including referrals to community resources, are confidential and available for no copayment or extra cost.* When you call, you'll be guided to the appropriate expert, depending on your needs:

Personal issues – For matters like relationship problems, stress, and grief, you can talk by phone to trained counselors and request face-to-face sessions with licensed therapists.

- Members nationwide are eligible for three face-to-face counseling visits in each six-month period.
- You're also eligible for an unlimited number of phone consultations with LifeReferrals 24/7 specialists.

Financial, legal, and mediation questions – Request referrals for consultations with professionals about legal matters – such as wills, landlord/tenant issues, and alternatives to litigation – and financial matters such as retirement planning and tax preparation.

- You're eligible for one consultation with a financial professional for high-level financial and retirement planning per issue per year.
- Each year you're eligible for one 60-minute consultation with an attorney per issue, and one 60-minute consultation with a mediator per issue. You'll also get a discount of up to 35% on additional consultations with those same providers.

- Each year you are eligible for one 60-minute face-to-face consultation per issue for select high-level financial or retirement planning issues.

Identity theft assistance – You're eligible for unlimited consultations with a specialist who can help restore identity and credit, dispute fraudulent debts, and help prevent future identity theft occurrences.

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

You can call LifeReferrals 24/7 toll-free, anytime, at **(800) 985-2405**. You can also find more information online by going to **www.lifereferrals.com** and entering the access code: bsc.

* Some services may not be available to all Blue Shield members; check your plan *Evidence of Coverage* or *Certificate of Insurance*, or call the customer service number on your Blue Shield member ID card to see what your plan offers.

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