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.
- You’re eligible for three face-to-face counseling visits in each six-month period.
- You’re 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.
- Each year you’re eligible for one 30-minute consultation with an attorney per issue, and one 30-minute consultation with a mediator per issue. You’ll also get a 25% discount on additional consultations with those same providers.
- Every year you’re also eligible for one 60-minute session with a financial professional per issue.

**Referrals to community resources**** – A specialist can provide useful information and referrals to a wide range of resources, including:
- Smoking cessation programs
- Child and elder care
- Meal programs
- Transportation assistance
- Chronic condition management

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

* 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 member ID card to see what your plan offers.

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