



# Employee Assistance Program

## Legal/Financial Consultation and Referral Services

### Answers to Your Legal and Financial Questions

#### Why is there a need for Legal and Financial Consultation and Referral Services?

- Family problems and daily living issues often include financial or legal components
- According to the American Bar Association, one out of every three adults has a need for legal advice during the year
- Legal concerns can be stressful, costly, and often result in lost work time

#### What does Legal and Financial Consultation and Referral Services provide?

- Up to 30 minutes of legal consultation with an attorney or financial counselor at no cost or obligation

#### What Legal Services are Available?

- Face-to-face or telephonic consultation with an attorney
- Use of the services for up to three times in a calendar year for separate legal matters
- Discounted rates up to 25% if the attorney is retained after the free legal consultation

#### What issues can Legal and Financial Services help with?\*

- 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, eldercare
- Business Legal Services – insurance, copyrights, patents, and contracts
- IRS Matters – IRS specialists able to negotiate with IRS on your behalf
- Real Estate – consultation on home purchases and closings, construction, and property easements
- Credit/Debit Services – renegotiating debt, correcting credit reports, and assisting with collection activities
- Estate Planning – no cost consultation with a Financial Counselor
- Financial Planning – one 30-minute telephonic financial planning consultation with a Financial Counselor at no cost

*\* Matters involving disputes or actions between employees, dependents, or household members and their employer are specifically excluded from eligibility of this plan.*

To access these services, call the toll-free number listed below or visit us online.



[www.EAPHelplink.com](http://www.EAPHelplink.com)



Company Code: IOWA



1.800.833.3031