

# Worklife Services

Let us help

When most people think to call the EAP, it's when they are dealing with personal problems like marital issues, depression, anxiety or addictions. But the EAP can also help with other everyday problems, including those that involve a legal, financial, or caregiving component. Civil disputes, divorce, bankruptcy, budgeting, debt management, child care and elder care, are issues EAP counselors respond to every day.

## Legal Services

### Free Legal Advice

Most callers needing legal assistance may not want or need to hire a lawyer. Their concerns can be resolved through a short consultation. The EAP Legal Assistance Service provides you and your family members with a free, 30-minute session with an experienced, local private practice attorney.

### Referral for Representation

But still, there will be times when you may have a need for in-person legal representation. For these cases, attorneys offer rates discounted up to 25% off their normal rates.

## Financial Services

### Toll-Free Information Line

Financial Counselors are available by telephone to speak with you about your financial concerns, and make a plan to address them. Our counselors are qualified to answer a wide variety of money management and credit questions.

### Financial Counseling

Counseling appointments are offered weekdays, evenings, and weekends. Our expert counselors assist with such issues as money management, credit and credit reports, goal setting, spending and saving plans, debt management, home purchase, mortgage delinquency and foreclosure prevention.

### Housing Education

Our housing counseling services are HUD-approved. We provide comprehensive pre-purchase housing education ranging from credit scoring education to necessary savings. We also provide early delinquency intervention counseling to assist homeowners in avoiding foreclosure.

### Credit Report Review

In a Credit Report Review session, a specialist will review, examine and clarify the information in a client's credit report, which we provide. During this meeting, the client will also be given information about existing credit reporting regulations, instructions for correcting inaccuracies and tools for preventing or recovering from identity theft.



## Debt Management Plan

Our Debt Management Plan is a popular solution for clients who are having trouble making ends meet, are receiving collection calls or letters, or are not able to make progress in paying down debt. Through this plan, we consolidate bill payments and negotiate with creditors to lower payments and, in some cases, reduce or eliminate interest and fees. The plan enables consumers to repay their unsecured debt in three to five years.

## Bankruptcy Prevention Unit

This unit is designed to work with creditors to set up temporarily reduced payment plans for clients with short-term hardship situations. The reduced payment plan delivers the relief needed until the client is able to begin a Debt Management Plan. Clients may also be referred to the BPU if they are considering bankruptcy or have questions about it. Counselors do not give legal advice, but discuss the consequences of bankruptcy and search for any other available option.

## Nationwide Referral Database

Sometimes clients need services outside the scope of what we provide, so we have developed an extensive national database of referral sources. The referral database includes only social service, consumer assistance and legal assistance organizations.



## Child Care Services

### Resources

Care Consultants assist employees in identifying resources to meet their needs. Consultants contact the service providers to confirm availability, and callers have confirmed referrals in their hands within 12 business hours—the fastest turnaround time in the industry.

### Follow Up

- Prenatal Preparation
- Becoming a Parent
- Adoption
- Care Management
- Child Development
- Child Care/Schools
- Parenting Skills
- Emergency Care Services
- Children's Wellness
- Loss/Grief
- Special Needs

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#### Follow-up

In addition, callers receive appropriate tip sheets, brochures and handbooks that are pertinent to the area of requested service. And, a follow-up is done with the caller to assure their needs have been met.

#### Elder Care Services

#### Resources

Care Consultants assist employees in identifying resources to meet their needs. Consultants contact the service providers to confirm availability, and callers have confirmed referrals in their hands within 12 business hours—the fastest turnaround time in the industry.

- Active Adult/Mature Transitions
- Elder and Adult Dependent Care

#### Follow-up

In addition, callers receive appropriate tip sheets, brochures and handbooks that are pertinent to the area of requested service. And, a follow-up is done with the caller to assure their needs have been met.



Connect with us for confidential support or to learn more

Make the right decisions for you and your family with help from your EAP.

For immediate assistance, contact us at **1.866.695.6327** or visit [workhealthlife.com/mlaeap](http://workhealthlife.com/mlaeap).