

EMPLOYEE ASSISTANCE PROGRAM PROVIDES LEGAL AND FINANCIAL SERVICES FOR CIVILIAN EMPLOYEES

The Federal Occupational Health Services has announced that both legal and financial services are now part of the Employee Assistance Program package. Civilian employees can call the toll free EAP number (1-800-222-0364) about a legal/financial concern and you will be connected to a lawyer or financial expert for a telephone consultation. The initial legal telephone consultation is free. Subsequent legal services are available at discounted rates. Financial experts are available to provide you with consultation, articles and fact sheets on such topics as: smart shopping, the basics of financial planning or determining how much you will need to retire. The information below provides details on these new services.

Financial Service Program *Helping You Achieve Financial Success*

We all strive to eliminate debt and obtain financial security. Sound information and financial planning are critical to achieving financial success. Federal Occupational Health is happy to offer the expertise of our Financial Service Program through your Employee Assistance Program (EAP).

Designed to provide you with the help you need to reach your financial goals, Federal Occupational Health's financial program offers you objective, targeted information on a wide range of issues such as retirement planning, education funding, estate planning, savings, and investment strategies.

The Financial Service Program is free and easy to access. Simply call your EAP toll-free telephone number **(1-800-222-0364)**. Our financial counselors will help you identify your needs and explore your options on a variety of topics including:

- Should you buy or lease your next car
- Selecting which credit card to pay off first
- Family budgeting
- The basics of financial planning
- Savings and investment strategies
- Determining how much you will need to save to retire comfortably
- How to identify a financial planner in your community



Call us today at 1-800-222-0364 to learn more about our Financial Service Program

Frequently Asked Questions

Q. Who can use the service?

A. This service is available to you, your household members, and dependents.

Q. Is there a charge for this service?

A. No. This is a benefit offered at no charge to you by your agency. However, if you are referred to a resource outside of the Financial Service Program, there may be charges for which you will be responsible.

Q. When can I call for financial advice?

A. Our financial representatives are available during regular business hours. However, you can call any time, day or night, leave a message, and your call will be returned the next business day.

Q. How often can I call?

A. You can call as many times as you need until your questions are answered or your problems are resolved.

Q. What kind of information will I receive?

A. The program offers practical financial information and financial planning tools. When available, relevant material can be sent to you via fax, email, or US mail. If your issue involves debt management, you will be referred to a consumer credit counseling service. *Please note, the Financial Service Program is unavailable to arrange for loans or direct payment of bills.*

Q. Will the representative recommend or endorse specific programs or financial products?

A. No. You will be given information that will help you evaluate your options and make sound financial and consumer decisions. The responsibility for making those decisions lies solely with you.

The EAP is available to assist you with financial concerns and much more.
Call us today at 1-800-222-0364 (1-888-262-7848 TTY).

Legal Service Program

Occasionally, most of us face a legal issue or have questions on legal matters that require the assistance of an attorney. Your Employee Assistance Program (EAP) is here to help. We provide consultation and referral services for a wide range of legal issues.



available.

You can easily access this legal service by calling the toll-free EAP telephone number **(1-800-222-0364)**. You will be connected with a licensed attorney for a telephone consultation. This attorney, who practices in the applicable state, will listen to your concerns and discuss your options under the laws that apply. The telephone consultation is offered at no charge. Office visits or services from a participating attorney at discounted rates are also

Examples of legal services include:

- Healthcare Power of Attorney
- Living Wills
- Housing or real estate matters
- Estate planning
- Family law, such as divorce, child custody and child support
- Car accidents and related matters
- Financial concerns
- Consumer concerns
- Criminal matters

The Legal Service Program does not provide advice on issues regarding the EAP, its employees, or other providers or attorneys associated with the program, or on matters relating to your job. The legal service program does not provide advice on any matter that is frivolous, harassing, or otherwise a violation of ethical rules.

**Call your EAP today at 1-800-222-0364 (1-888-262-7848 TTY)
to learn more about our Legal Service Program.**

Frequently Asked Legal Questions

- Q. Who can use the Legal Service Program?
- A. This service is offered as a benefit to you, your household members, and dependents.
- Q. Is there a charge for legal consultation?
- A. The telephone consultation is offered at no charge. If it is determined that you need advice from an attorney beyond the telephone consultation, office visits and services will be provided at discounted rates. It is recommended that you get a written statement for the cost of an office consultation or services in advance.

- Q. I have a legal question about a matter in a state in which I do not reside. Can I receive assistance?
- A. Yes, you will receive a telephone consultation from an attorney in the state applicable to your question. If subsequent services are required, you will be referred to a local attorney that you may retain at the discounted rate.
- Q. Is the service confidential?
- A. Yes. All communications regarding legal concerns are confidential, except where disclosure is required by law.

NOTE: Legal referrals given are not endorsements or recommendations of any specific attorney or law firm. The responsibility for selecting and employing an attorney lies solely with you.