



Money is the leading cause of stress in America, according to the American Psychological Association.

75%
*of Americans say
money is their biggest
cause of stress*

38%
*of Americans
live paycheck to
paycheck*

Employee Assistance Services: Legal and Financial Solutions

Your employees and their families may experience financial and legal hurdles at some point in their lives. These challenges, such as financial planning, divorce, custody disputes, or identity theft, can lead to significant stress, worry, and distraction that can negatively impact employee health, job performance, and productivity.

CORE LEGAL/FINANCIAL SOLUTIONS THROUGH THE EAP

Beacon provides a complete suite of services to help your employees manage the complexities of their unique legal and financial situations. By turning to legal and financial experts, we offer timely access to trusted, reliable resources that will help resolve these important concerns, enabling your employees to better focus on their job responsibilities.

Legal

Our legal service provides employees with a safe, confidential discussion with a knowledgeable attorney located in their area. Participants receive up to 60 minutes of legal support for family law issues and have the option of retaining the family law attorney at a reduced 35% discount. For all other areas of law, members receive up to 30 minutes of legal support with the option of purchasing additional consultation services at a 25% discount.

Discounted legal assistance can include bankruptcy, loan consolidation, powers of attorney, guardianship, housing/real estate, traffic violations, estate planning, and criminal matters.

Financial

Our financial counseling program helps employees make crucial financial decisions, manage debt, and gain confidence in their financial wellness.

Professional consultation is available for to help participants with personal financial issues including family budgeting, tax preparation, child support, saving for college, and retirement planning.

Participants receive a free 60-minute financial consultation with a CPA, financial planner, budget specialist, certified credit counselor, certified divorce financial analyst, or licensed securities broker who gives them specific follow-up actions to enhance financial stability. These steps could include family budgeting programs, debt consolidation, or, in some cases, referral to an attorney.

Mediation

Mediation services save money, time, and aggravation, giving participants greater control of the dispute outcome and providing a confidential forum for resolving conflicts. Our trained mediators can assist employees with divorce and child custody cases, landlord/tenant issues, contractual matters, car accidents, and a host of other common disputes.

LEGAL/FINANCIAL SERVICE UTILIZATION

- Given the 50% divorce rate coupled with a report from the ABA that most Americans do not have a will, Family Law and Estate Planning account for approximately 50% of legal services used by Beacon members.
- Almost 6,000 members used our online forms in 2016, with 88% of users developing their own estate planning documents.
- On average, 68% of employees with financial consultation services request further assistance upon the conclusion of their initial 30-minute session.

Our nationwide network of mediators includes licensed attorneys and experts who hold advanced degrees and have professional mediation experience. Employees and dependents receive a free 30-minute mediation consultation and can access additional services for a 25% discount.

Identity Theft

Because it falls on the victim to resolve, identity theft becomes an employer problem when employees spend valuable work time and resources to restore their identities. Our program provides the education and guidance victims need to restore personal identity, credit rating, financial security, and legal integrity. Our Fraud Resolution Specialists offer a 60-minute free consultation, can conduct up to seven emergency response activities, give the participant an emergency response kit, and provide support for disputing costly fraudulent debts.

ADDITIONAL FEATURES

Additional benefits of the Enhanced level of Legal/Financial services are the following deeply discounted Estate Planning documents:

- **Single Will Package:** A simple will, newly created or updated, plus the following documents prepared at no additional cost: Advanced Health Care Directive, Health Care Surrogate, and Durable Power of Attorney for Financial Management.
- **Couples Will Package:** A simple will, newly created or updated, for the employee and spouse plus the following documents prepared for each at no additional cost: Advanced Health Care Directive, Health Care Surrogate, and Durable Power of Attorney for Financial Management.
- **Individual Estate Protection:** A/B Trust with Pour-Over Will or a Revocable Living Trust including necessary property transfer documents and the additional documents cited above.
- **Couples Estate Protection:** A/B Trust for each spouse with two (2) Pour-Over Will or a Revocable Living Trust including necessary property transfer documents. Additional documents included for each party include the documents cited above.
- **Minor's or Special Needs Trust:** Preparation of a Special Needs Trust.

A LEGACY OF RESULTS

Beacon Health Options is committed to the wellbeing of your workforce. We believe that providing your employees with a well designed EAP that includes Legal/Financial services will help relieve stress and improve workplace productivity, ultimately enriching their lives and your bottom line.

With over 30 years of experience, Beacon is the national leader in providing EAP services across every type of employer organization. We are experts in designing and implementing customized programs that combine proven best practices and innovative EAP service delivery. These efforts improve not only employee health and wellness; but also the fiscal health of your organization.

Our EAP supports businesses and employees in key areas to:

- Increase employee productivity, job satisfaction and morale
- Reduce employee stress, absenteeism, costly turnover and health care expenses
- Promote healthy living skills for employees and their families
- Attract and retain a skilled workforce



300
clients



BEACON HEALTH OPTIONS' CUSTOMERS:

- Regional and local health plans
- 43 Fortune 500 companies
- Large and medium-sized employers
- Taft-Hartley Plans and trade unions
- Non-Profit Organizations
- Colleges and Universities
- Federal, State and Local Governments