

An Overview of Your GuidanceResources® Program

YOUR **life**



YOUR **work**



YOUR **best**®



Confidential Counseling on Personal Issues

Your Employee Assistance Program (EAP) is a confidential counseling service to help address the personal issues you are facing. This service, staffed by experienced clinicians, is available by calling a toll-free phone line 24 hours a day, seven days a week. A Guidance Consultant will refer you to a local counselor or to resources in your community. Call any time with personal concerns, including:

- › Relationships
- › Job pressures
- › Problems with your children
- › Marital conflicts
- › Substance abuse
- › Grief and loss
- › Stress, anxiety or depression
- › Empty-nesting

Legal Information, Resources and Consultation

When a legal issue arises, our attorneys are available to provide confidential support with practical, understandable information and assistance. If you require representation, you can also be referred to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call any time with legal issues including:

- › Divorce and family law
- › Bankruptcy
- › Debt obligations
- › Criminal actions
- › Landlord and tenant issues
- › Civil lawsuits
- › Real estate transactions
- › Contracts

Financial Information, Resources and Tools

Financial issues can arise at any time, from dealing with debt to saving for college. Our financial professionals are here to discuss your concerns and provide you with the tools and information you need to address your finances, including:

- › Getting out of debt
- › Saving for college
- › Retirement planning
- › Tax questions
- › Credit card or loan problems
- › Estate planning

Information, Referrals and Resources for Work-Life Needs

Whether you are a new parent, a caregiver for an elder, sending a child off to college, buying a car or doing home repairs, you're bound to have questions or need resource referrals. Our work-life specialists will help you sort out the issues and provide you with information based on your specific criteria. You'll receive a personalized reference package containing helpful resources and literature, covering areas such as:

- › Finding child or elder care
- › Finding pet care
- › Planning for college
- › Purchasing a car
- › Relocating to a new city
- › Home repair
- › Entertaining family and friends

Online Information, Tools and Services

GuidanceResources® Online is your one stop for expert information to assist you with the issues that matter to you, from personal or family concerns to legal and financial concerns. Each time you return, you will receive personalized, relevant information based on your individual life needs. You can:

- › Review in-depth HelpSheetsSM on your topics
- › Get answers to specific questions
- › Search for services and referrals
- › Use helpful planning tools
- › Order pre-screened reference books

The Importance of Having a Will

A will is one of the most important legal documents for you to have. It ensures that you will control who gets your property, who will be the guardian of your children and who will manage your estate.

Now you can have the ability to create a simple will at no cost.

EstateGuidance® is a new employee benefit that offers you the ease and simplicity of online will preparation—right on your PC! Just access the site using the directions provided and supply the information at the prompts. Your will can be completed online and downloaded to your computer. In addition, you will receive instructions about how to execute your will and store it, as well as access to Web-based support.

- › Complete a customized will for your estate
- › Utilize an intelligent online questionnaire to guide you through the process
- › Name a guardian for your children
- › Name an executor(s) to settle your estate
- › Specify funeral and burial wishes
- › Make revisions at no cost for up to 30 days

Call: **877.327.4753**

TDD: 800.697.0353

Online: **guidanceresources.com**

Enter your company ID: **ZB3042Q**

YOUR SINGLE SOURCE FOR SUPPORT, RESOURCES & INFORMATION