



Employee Assistance Program

CORE Legal and Financial Program

Description of Benefits:

Legal Benefits:

- **Legal** - Each member is entitled to one (1) initial **thirty-minute** office or telephone consultation per separate legal matter at no cost with a **network attorney**. In the event that you wish to retain a participating attorney after the initial consultation, you will be provided with a preferred rate reduction of **25%** from the attorney's normal hourly rate. Virtually all types of legal matters are eligible for these services.
- **Mediation** - Each member is entitled to one (1) initial **thirty-minute** office or telephone consultation per separate legal matter at no cost with a **network mediator**. In the event that the member wishes to retain a participating mediator after the initial consultation, they will be provided with a preferred rate reduction of **25%** from the mediator's normal hourly rate. Typical matters may include divorce & child custody, contractual & consumer disputes, real estate & landlord tenant, car accidents & insurance disputes, etc.

Financial Services:

- **Financial** - Each member is entitled to no cost telephonic consultation with CLC's staff model **financial counselors**. Typical matters include credit counseling, debt and budgeting assistance, tax planning, retirement and college planning questions. These services are provided by seasoned financial professionals and licensed CPA's. Telephone consultations are generally limited to **thirty minutes** per issue. Local referrals are available for more complex financial planning issues.
- **Tax Consultation and Preparation** - Members are entitled to receive up to **30-minutes** of telephonic income tax planning related consultation per year on each separate tax issue they encounter. Preparation of all personal income tax documents are prepared by a CPA at a preferred rate reduction of 25% from the CPA's normal fee.

Website Services:

- **Website** - Each member shall be provided with **unlimited access** to the CLC Premium Web Site and its services which include (but are not limited to) enhanced legal and financial forms (there are more than 5,000 and are updated regularly) more than 45 financial calculators, professionally written articles, FAQ's and much more.

Examples of the types of matters for which members may use this program include:

• Civil / Consumer Issues	• Immigration
• Personal / Family Legal Services	• IRS Matters
• Real Estate	• Budgeting
• Criminal Matters	• Debt/Credit Counseling
• Estate Planning Law	• Tax Consolation and /Preparation
• Motor Vehicle	• Financial Services

Matters involving disputes or actions between members and their employer, CLC or its plan sponsors, agents or their officers, directors or employees are specifically excluded from eligibility of this plan. Also excluded are matters that, in the attorney's opinion, lack merit. Court costs, filing fees and fines are the responsibility of the member.