

An Overview of Your GuidanceResources® Program

No matter what's going on in your life, GuidanceResources[®] is here to help.

Personal problems, planning for life events or simply managing daily life can affect your work, health and family. GuidanceResources is a company-sponsored service that is available to you and your dependents, at no cost, to provide confidential support, resources and information to get through life's challenges. This flyer explains how GuidanceResources can help you.

Confidential Counseling on Personal Issues

Your Employee Assistance Program (EAP) is a confidential assistance program to help address the personal issues you and your dependents are facing. This service, staffed by experienced clinicians, allows unlimited telephonic support from a counselor who can provide immediate help with issues of concern and help connect you with support groups and resources in your community for ongoing help. Call any time with personal concerns, including:

> Depression

- > Stress and anxiety
- > Marital and family conflicts
- > Job pressures
- > Alcohol and drug abuse > Grief and loss

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:

- > Saving for college
- > Getting out of debt
- > Retirement planning
- > Tax questions
- > Estate planning

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:

> Bankruptcy

> Civil lawsuits

> Contracts

> Criminal actions

- > Divorce and family law
- > Debt obligations
- > Landlord and tenant issues
- > Real estate transactions

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. Create your own account by going to www.guidanceresources.com.

Each time you return to the site, you will find personalized, relevant information based on your individual life needs. You can:

- > Review in-depth HelpSheetssm on topics you select
- > Get answers to specific questions
- > Search for services and referrals
- > Use helpful planning tools

WE ARE AVAILABLE 24 HOURS A DAY. 7 DAYS A WEEK.

Call: 800.311.4327 TDD: 800.697.0353 Online: guidanceresources.com Your company Web ID: GEN311

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