HORIZON HEALTH

INVESTING IN CAREERS

Employee Assistance Program: Legal & Financial Services

Legal Services

Legal matters include the following:

- Divorce	- Real Estate	- Immigration
- Consumer	- Landlord/Tenant	- Insurance
- Estate	- Child Custody	- Malpractice
- Adoption	- Child Support	- Guardianship
- Bankruptcy	- Power of Attorney	- Criminal
- Injury	- Traffic Ticket	- DUI
- Probate	- Auto Accident	- and more
- Medicare	- Disability	

Services include:

- Free 30 minute telephonic or face-to-face consultation with a network legal provider—One per legal issue, per year- unlimited issues per year
- 25% discount when retaining attorney services
- Free 30 minute telephonic or face-to-face consultation with a network mediator for legal issues, such as child custody, consumer disputes, contract related matters, insurance disputes, and more—One per mediation issue, per year-unlimited issues per year
- 25% rate discount for subsequent hours with the selected network mediator
- Free Online Will Program valid in 49 states (LA exempt)
- 25% discount on simple will prepared for dependants *and* elder parents or web access to Free Online Will
- 10% discount for Telephonic and Online assistance with legal documents such as divorce, immigration, living wills, or power of attorney

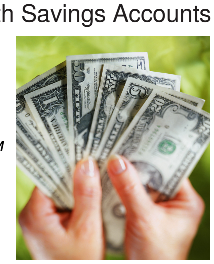
To access services call: 800-272-7252

Web Access: www.horizoncarelink.com

Financial Services

- Free 30 minute initial consultation with a financial counselor on: credit counseling, debt and budgeting assistance, retirement planning, and tax questions
- Additional services beyond the 30 minute consultation are given a 25% discount from the provider's normal fees
- Local referrals available for complex issues identified in the initial consultation
- A free 30 minute income tax planning related consultation per year, per separate tax issue
- 25% discount for personal income tax document preparation by a network CPA
- Telephonic Tax consultation first 30 minutes free for reviewing issues such as wage garnishment and tax levies.
- A discounted fee for additional Tax Levy Resolution services, such as negotiating with tax authorities and tax collections
- Web access available
- Educational materials available upon request
- Financial classes available on a one-on-one basis for 30 days at no cost. Listed below are the financial class topics:
  - Getting and Keeping Good Credit
  - Making Your Money Work for You
  - Understanding Wall Street
  - Tips for a Tax Smart Future
  - Roadmap to Retirement
  - Identity Theft: Prevention & Resolution
  - Home Buying Strategies
  - Adjusting to Your Adjustable Mortgage
  - Life Stages Retirement Planning
  - Understanding Health Savings Accounts

Identity Theft



- 60 minute free consultation with a highly trained *Fraud Resolution Specialist™*
- Assists members with restoring their identity and good credit
- Provides members with a free "ID Theft Emergency Response Kit"
- Administers the costly steps to dispute fraudulent debts as a result of ID theft
- Follow-up with the member and monitor the fraud resolution progress

Available through the Employee Assistance Program