

Legal / Financial / Identity Theft

Your Optima EAP services include Legal Assist, Financial Assist, and ID Recovery Assist. These services provide you a single point-of-access to answers from qualified consultants by calling **1-800-899-8174**.

LEGAL ASSIST

Legal Assist provides access to qualified legal advice and counsel for almost any legal question. This service provides a free 30-minute phone or office consultation per issue with a qualified attorney. There is no limit to the number of times you can use this service. In most instances, if you choose to retain the referred attorney, you'll receive a discounted rate.

LEGAL ASSIST CAN HELP WITH:

- Divorce/Custody
- Adoption
- Real Estate
- Landlord/Tenant
- Estate Planning/Wills/Trusts
- Small Claims
- Criminal
- Bankruptcy
- Personal Injury/Malpractice
- Debtor/Creditor

HOW DOES LEGAL ASSIST WORK?

Legal Assist offers two types of legal services to meet your needs, offering both advice and local referral.

- **Advice:** Most people requiring legal assistance do not want or need to retain a lawyer. Their concerns can be resolved through a free telephonic advice service. In these situations, you will be transferred to a qualified attorney for a consultation
- **Local Referral:** Those who have an immediate need for in-person legal consultation will be referred to a conveniently located lawyer with the appropriate expertise. These local lawyers provide a free half-hour consultation, and, in most instances, agree to discount their hourly fees by 25% if additional assistance is required.

ID RECOVERY ASSIST

ID Recovery Assist provides education and support to restore financial identity or avoid identify theft. If you ever become a victim of identity fraud, this service provides a free 30-minute phone consultation with an identity recovery professional.

HOW DOES ID RECOVERY ASSIST WORK?

- Consultants will work with you to assess your situation objectively, create an action plan, and provide knowledge and tools to implement effectively
- This service is available Monday through Friday, 8am to 9pm EST

To access this information and more, visit
https://www.advantageengagement.com/5002/login_company.php
Password: **Legal**

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FINANCIAL ASSIST

FINANCIAL ASSIST PROVIDES TOLL-FREE ACCESS TO CONSULTANTS.

This service provides a free phone consultation with seasoned financial professionals and licensed CPAs. Phone consultations are generally limited to between 60 and 90 minutes per call, however, there is no limit to the number of topics of conversations. If you need additional time, you will receive a discount off the consultant's normal fees.

FINANCIAL ASSIST CAN HELP WITH:

- Debt consolidation
- Credit counseling
- Budgeting
- Bankruptcy
- Managing credit
- General financial planning
- Collection issues
- Loan issues/refinancing options
- Home buying process
- Saving for life events (wedding, college, retirement)

HOW DOES FINANCIAL ASSIST WORK?

- You can call to speak with a financial consultant. In many cases, the consultant can provide issue resolution assistance on the spot.
- If your issues require specialized financial assistance, the financial consultant will schedule an appointment with a qualified financial counselor for a detailed phone consultation. There is no time limit or restriction on number of sessions and Saturday appointments are available.
- Consultants are knowledgeable in a wide range of financial consumer topics and have an average of 12 years of experience.

ONLINE TOOLS

Log on to our easy-to-access website for vital legal and financial information, downloadable and customizable legal forms, online resources to free credit monitoring, personal finance management tools, and much more.

FEATURES INCLUDE:

- Financial calculators
- Audio sessions for a range of legal and financial topics
- Articles and tip sheets for topics such as budgeting and investing, paying for college, and estate planning
- Monthly webinars
- Access to Mint.com, a money management website
- Access to Credit Karma for free credit reports and credit monitoring

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