

Horizon Health

Benefits Overview

Employee Assistance Program (EAP)

Employees and household members can confidentially address and resolve personal and workplace challenges through the Employee Assistance Program. The EAP offers short-term counseling on all aspects of life at no cost to you, including:

- Relationship difficulties
- Emotional/psychological concerns
- Work or family stress and anxiety
- Alcohol and drug abuse
- Personal and life improvement
- Legal or financial topics
- Depression
- Childcare
- Eldercare issues
- Grief issues

Legal/Financial services

You can receive legal and financial guidance from qualified professionals, including a free initial consultation for each issue.* Typical financial matters include credit counseling, debt and budgeting assistance, tax planning, and retirement and college planning.

- Free online will valid in 49 states

- Telephonic tax consultation
- Reduced rate for continued services **
- Detailed wills and trust preparation
- Identity theft consultation
- Mediation services
- Website forms and information
- Legal and financial library

Telephonic and online Worklife resources

With worklife services, employees and their households can receive assistance for a variety of concerns including childcare, eldercare, adoption, daily living issues and other issues they may encounter.

- Monthly webinars on various topics
- Childcare and eldercare searches
- Public and private school searches
- Adoption resources
- Health assessments and tools
- Health and wellness resources
- Household services
- College search and financing tools
- Veterinarian and pet care searches
- Over one million worklife providers

Confidential assistance is available 24 hours a day,
7 days a week

1-800-284-1819 / www.MyLifeValues.com

LOGIN: poolpact / PASSWORD: eap / 3-sessions/person/issue

* Legal services beyond initial consults are provided at a reduced rate.

The EAP is administered by Horizon Health.

This material is for informational purposes only. All calls are confidential, except as required by law (i.e., when a person's emotional condition is a threat to himself/herself or others, or there is suspected child, spousal or elder abuse, or abuse to people with disabilities). Services are available to you and your household members, including dependent children up to age 26, whether they live at home or not.

Information is believed to be accurate as of the production date; however, it is subject to change.

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Financial services

Find the answers you need for your money matters

One toll-free call puts you in touch with a financial consultant ready to help you with a wide range of issues. Whether it's about budgeting and debt management, or tax matters and retirement planning, you have access to the resources you need. A 30-minute consultation is provided at no charge for each separate issue.



Information is at your fingertips by phone or through the Internet. Find help with:

- Creating a budget and managing debt
- Understanding bankruptcy options and requirements
- Avoiding foreclosure and handling creditors
- Preparing for a home purchase and saving for your down payment
- Setting financial goals and deciding on investment strategies
- Planning for college expenses and finding the right tuition plan

And you have access to a website packed with information and resources

Online resources include a library of articles on financial topics written by experienced professionals. Or take advantage of the many tools and financial calculators.

Here's how it works

Simply call your toll-free number and answer a few brief questions. You will then be transferred to Financial Services. Or you can choose to call them at a later time if that's more convenient. Either way, you'll be on your way to help with unraveling your financial issues. And don't forget about the website full of articles and resources!

Financial services can help you with:

- Budgeting
- College funding
- Estate planning
- Tax return preparation
- Debt management
- Credit repair
- Investment planning
- Retirement preparation
- Medicare/Social Security information
- Credit report analysis

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Legal assistance: An ever-growing need

As the world grows ever more complex, the issues members find themselves facing become more complex as well. People every day are struggling with issues surrounding marriage and divorce; custody and child support; consumer transactions and housing — and the list goes on.



Yet when confronted with a legal issue, most people don't know where to turn to obtain professional guidance. And cost often presents a substantial barrier. According to the Federal Trade Commission a full 70 percent of the population does not seek legal counsel due to fear of the cost.

Affordable legal help

Your legal assistance benefit provides one (1) initial 30-minute office or telephone consultation per separate legal matter with a network attorney — at no cost. If additional assistance is necessary, you will receive a reduced rate in the attorney's normal hourly rate.

Easy access

To access this benefit, simply contact us at our toll free number. After a brief intake and discussion, you will receive a referral to a network attorney who specializes in the issue. The case is monitored throughout the process to help ensure satisfaction.

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Many legal areas are covered

Some of the areas of law and issues covered include:

- **Family or domestic law** — contested divorce, contested child support, contested spousal support, domestic violence, custody issues
- **General** — civil, real estate matters, bankruptcy, landlord/tenant issues, collection, contractual disputes
- **Criminal** — criminal charges, juvenile matters, DUI
- **Parents** — probate, Social Security, Medicare
- **Elder law and estate planning** — wills (preparation and review), trusts, probate, Social Security, Medicare
- **Motor vehicle** — traffic tickets, driver's license matters, collection/personal injury

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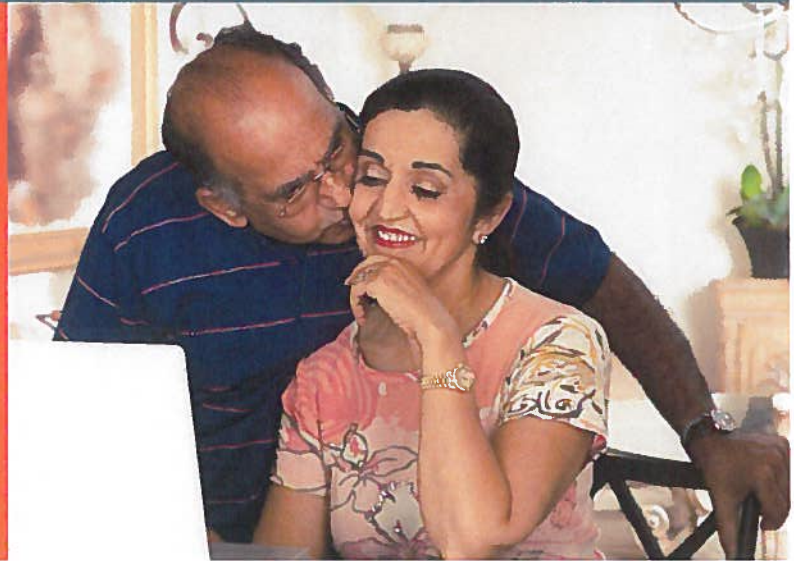
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Horizon Health

Your Online Will

Our Online Will service will help you protect your family and your assets.



Create your own will online for free by using your legal and financial benefit. The Online Will program enables you to select from several will formats and choose the one that applies to your personal situation and needs. Wills are state-specific. Online Will preparation is private and secure.

Do you need a will?

If you want to determine who receives your property and assets, and who takes care of your minor children, then you need a will. The resources are at your fingertips. You can:

- Choose the will format that best suits your needs and wishes.
- Build your own will.
- Download and print your will.
- Follow complete instructions on proper signing and witnessing to ensure validity.
- Note that your Online Will is fully guaranteed valid in 49 States (the one exception is Louisiana).

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How to complete an Online Will:

1. Login to the website.
2. From the main menu, select "My Benefits." Click "Legal & Financial Services" in the drop down menu.
3. Select "Legal Tools" and register by creating a username and password (this will be unique to you and not accessible to anyone else). Do not enter your company username and password in this section.
4. Under the "Wills" heading, select the appropriate format (there are six variations of wills and three additional legal planning documents available).
5. Complete the questionnaire and click on "Submit."
6. Under the "My Documents" header, click on view, print, and other instructions to continue the process. This will allow you to view your will and will give you instructions for making the document legal in your state.
7. Other documents are available and can be found under the header "Other Related Documents."

**It is suggested that you consider consulting with an attorney to be sure that you have taken the proper steps as it relates to your specific estate and personal needs.*

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