



***Citizens Memorial Hospital Employee Assistance Program:
Legal and Financial Program***

Provided by Mercy Employee Assistance Program

Description of 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** - 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 a **30-minute** 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.

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

- **Civil / Consumer Issues**
This category includes issues relating to retail transactions, warranty and other consumer products matters, issues relating to governmental entitlements and benefits, advice on small claims court and other general legal matters.
- **Personal / Family Legal Services**
These services include adoption and guardianship, custody and support matters, divorce, separation and annulment issues, name changes as well as other domestic or family law issues.
- **Financial Matters**
In addition to the financial counseling category listed above, members are entitled to bankruptcy representation and defense of lending related legal issues by appropriately qualified attorneys.
- **Real Estate**
Real estate services include assistance in the acquisition or sale of real property, lease and rental agreements, property boundary disputes and other matters surrounding personal real property.

- **Criminal Matters**

These services include the defense of both misdemeanor as well as felony criminal acts of all kinds.

IRS Matters This service assists the member in their negotiation with the IRS, whether in an audit environment or to assist them with a lien or a balance due, in order to affect the most favorable outcome.

- **Estate Planning Law**

CLC has secured relationships with estate planning law firms that have agreed to prepare the most popular of estate planning/asset preservation vehicles at prices as low as 25% off usual fees. These services include Wills, Revocable Living Trusts, Charitable Trusts, etc.

- **Immigration and Naturalization**

This category of services includes, green cards, U.S. citizenship, work and student visas, family based immigration, deportation and removal defense, INS and immigration court appeals, asylum and many immigration issues.

- **Financial Services**

It is becoming increasingly important for individuals to plan for the future. According to the Journal of Accountancy, one of the top priorities of most Americans is to accumulate wealth for retirement years. There are many areas in which the professionals we have contracted with can help members with their Retirement Planning needs. One of the most effective ways to meet this objective is to manage cash flow and invest it properly to reach desired levels of saving. The professionals who we can refer members to will assist them in charting a path which will assist them to accumulate savings and invest the savings into a well-diversified portfolio.

Personal Services For:

- Retirement Planning
- College Funding
- Life Insurance Needs
- Estate Conservation
- Charitable Giving
- IRA Funding
- General Budget Assistance

Business Services For:

- Buy-Sell Funding
- Deferred Compensation
- Executive Bonus
- Key Person Protection
- Voluntary Payroll Deduction Programs
- Qualified Plan Funding

To access these and other confidential services contact Mercy EAP at (314) 729-4600 or (800) 413-8008 #2

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.