Enhanced Access Legal Program

Enhancing the quality of people's lives through legal programs & services

502-451-8262 or 800-441-1327

Description of Benefits

Legal – Each member is entitled to one (1) initial sixty-minute office or telephone consultation per separate legal matter at no cost with a network attorney. In the event that a member wishes to retain a participating attorney after the initial consultation, the member 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.

Family Law – Each member is entitled to one (1) initial sixty-minute office or telephone consultation per separate legal matter at no cost with a network attorney. In the event that a member wishes to retain a participating attorney after the initial consultation, the member will be provided with a preferred rate reduction of 35% 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 sixty-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, the member will be provided with a preferred rate reduction of 25% from the mediator's normal hourly rate. Typical matters may include divorce and child custody, contractual and consumer disputes, real estate and landlord tenant, car accidents and insurance disputes, etc.

24-Hour Emergency Services – In the event of being jailed or arrested, members will have access to legal providers during after-hours and weekends. For non-emergency issues, members will be assisted on the next business day and during normal hours of operation.

Estate Planning Discounted Flat-fee Services:

- Single Will Package – One (1) simple will (created or updated), plus the following free services: one (1) Advance Medical Directive/Living Will, one (1) Health Care Agent Form, one (1) Durable Power of Attorney. $99, a 70% discount off the national average cost for these combined services.
- Couples Will Package – Two (2) simple wills (created or updated), plus the following free services: two (2) Advance Medical Directives/Living Wills, two (2) Health Care Agent Forms, two (2) Durable Powers of Attorney. $179, a 75% discount off the national average cost for these combined services.
- Individual Trust – One (1) A/B Revocable Trust with a Pour-Over Will, plus the following free services: one (1) Advance Medical Directive/Living Will, one (1) Health Care Agent Form and one (1) Durable Power of Attorney. $649, a 70% discount off the national cost of these services.
- Couples Trust – One (1) A/B Revocable Trust with a Pour-Over Will for each spouse, plus the following free services: two (2) Advance Health Care Directives/Living Wills, two (2) Health Care Agent Forms, two (2) Durable Powers of Attorney. $999, a 75% discount off the national average cost for these combined services.

Website – Each member shall be provided with unlimited access to the CLC premium website and its services, which include legal information and state-specific, fillable legal forms.

Examples of matters for which members may use this program

Civil/Consumer Issues – This category includes issues relating to retail transactions, warranty and other consumer product matters, issues relating to governmental entitlements and benefits, advice on small claims court and other general legal matters.

Criminal Matters – Services include the defense of both misdemeanor as well as felony criminal acts of all kinds.

Estate Planning Law – Prepare documents such as Wills, Revocable Living Trusts, Charitable Trusts, etc.

Financial Matters – Services include bankruptcy representation and defense of lending-related legal issues.

Immigration & 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 other immigration issues.

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.

Personal/Family Legal Services – These services include adoption and guardianship, custody and support matters, divorce, separation and annulment issues, and name changes, as well as other domestic or family law issues.

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.

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.

Realize Financial Well-being. Live Happier.

MSA (My Secure Advantage®) is your **financial** benefit. You can be confident about your finances in each stage of life – be it managing student loans, buying a home, growing a family, paying down debt, or planning your retirement.

Personal Money Coach

Finally, a mentor for your finances! Coaches don't sell products. Their mission is to help you create, manage and achieve your financial goals.

Tax Consultation

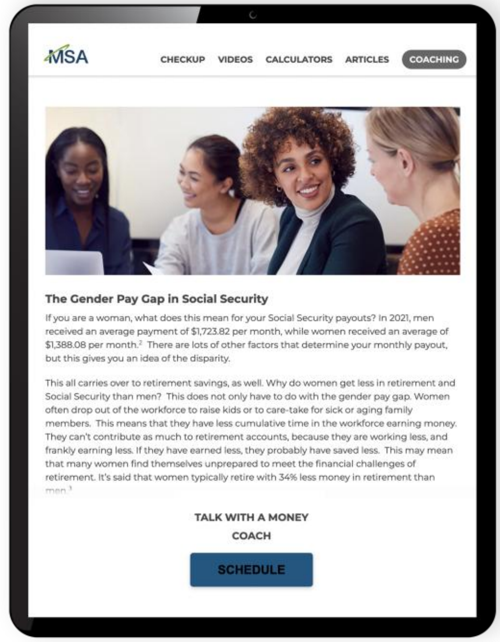
Consult with a tax professional to address tax questions or discuss tax savings strategies. Additionally, tax preparation services are available at a discounted rate.

Website Resources

Access to financial articles, guides, and financial calculators with topics that include savings goals, retirement planning, homeownership, car affordability and more.

Call your EAP today!

502-451-8262
800-441-1327



It turned out to be one of the best phone calls I've ever made. Not only should we have made this call five years ago, I wish I would have known about [MSA] when we were first married 22 years ago. Sounds cheesy, but absolutely true… Because of [MSA], we feel like there's a light at the end of the tunnel. And because of [MSA], we feel better prepared to handle our financial situation and better positioned for the future.

– MSA Member

Here's the inside scoop on what we can do for you.

What is MSA (My Secure Advantage)?

MSA is your financial well-being benefit that provides consultations with a confidential and non-judgmental Money Coach.

What will the program do for me?

Whether you're new to managing your money or you've got a handle on your finances, see if you're on the right track with the education and accountability of a Money Coach. Our purpose is to help you overcome financial challenges and accomplish financial goals. Work towards building a stronger financial future and decreasing financial stress.

What is a Money Coach?

A Money Coach assists and guides with the end goal of teaching you new habits in order to resolve your financial challenges and achieve your goals. They are salaried employees that provide financial education, yet they do not receive transaction-based compensation. Their sole focus is helping people improve their financial lives through one-on-one, unbiased coaching relationships.

When is my Money Coach available to talk and how long are consultations?

Your coach is available Monday through Friday from 6:00am - 8:00pm PT. Consultations are typically thirty minutes in length.

What topics can my Money Coach help me with?

- Debt & Credit
- Spending & Saving
- Student Loans
- Taxes
- Getting Married
- Large Purchases
- Home Buying
- Estate Planning
- Retirement Savings
- Investing Education
- Planning for College
- Maternity Leave
- Divorce
- Loss of a Loved One
- Caring for Parents
- And More!

Can my spouse/partner join me during consultations?

Of course – and we highly recommend it! Not in the same location? No problem. Your coach can teleconference your spouse/partner into the call.

Is my information kept confidential?

Yes, we do not sell or share your information with third parties.

What experience does a Money Coach have?

Our team of coaches has over 20 years of experience and maintains a minimum of the following credentials:

- Certified Public Accountant (CPA)
- The CFP® certification, held by Certified Financial Planner® professionals.[1]
- Enrolled Agent (EA)
- Accredited Financial Counselor® (AFC®)
- Certified Divorce Financial Analyst® (CDFA™)
- Chartered Retirement Planning Counselor™ (CRPC™)[2]
- Certified Credit Counselor
- Certified Identity Theft Risk Management Specialist® (CITRMS®)
- Certified Mortgage Planning Specialist (CMPS®)
- Education Loan Analyst™

Call your EAP today!

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[1]CFP Board owns the marks CFP® and CERTIFIED FINANCIAL PLANNER® in the U.S.
[2]Chartered Retirement Planning Counselor™, CRPC™, and CRPC™ logo are certification marks or registered certification marks of The College for Financial Planning Institutes Corp. in the United States.
This list is representative of coaching staff credentials. We work to maintain a broad and current list of credentials. However, due to staffing changes, we may, from time to time, not have one or more of these credentials among our staff of coaches.
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Quality Employee Assistance Programs

Eldercare Services

We understand how difficult it is to deal with elder concerns. Many people don't know what services or types of facilities are even available when a crisis creates the need for immediate information. Our job is to guide and direct your employees when it's difficult to make sense of their options.

Through our referral service, we follow up with in-depth information, offering your employees a range of community resources, their hours of operation, pricing, location, and other valuable data, as well as our own educational materials.

Eldercare Telephonic Case Management and Referral

Our geriatric care managers specialize in aging services. When we help your employees, we discuss their specific situation, outline their options, and make appropriate referrals to community resources.

Eldercare Resource Packets

To help inform your employees, we have Tip Sheets on the following aging services:

- **Housing Options:** Independent, Assisted Living, Personal Care homes, and nursing homes.
- **Geriatric Care Managers:** Who they are and what they can do for you.
- **Home Care Agencies:** What services they can provide, plus a checklist to use when hiring
- **Home and Community-based Services** including senior centers, Meals on Wheels programs, and transportation.
- **Adult Daycare Programs:** What they are designed to do, plus a checklist to use when visiting.
- **Elder Law Attorneys:** When they should be used and questions to ask to determine competency in your area of need.
- **Medicare vs. Medicaid:** What the two programs are and who pays for which services.

Quality Employee Assistance Programs

Contact your EAP at 502-451-8262 or 800-441-1327

Looking for child care? Let your EAP by Wayne Corporation lend a hand. The service can provide free assistance to help you locate providers in your area that meet your requirements. Here's how it works:

The consultant will take down some basic information such as your name, address, city, state, when you need child care and your preference for the type of child care. The service can search for:

- Child care centers
- After-school care
- Drop-in care
- Nanny agencies and in-home care
- Special needs care
- Camps for school-aged children
- Mothers Morning Out
- Private/public schools

The consultant will transfer you to a child care specialist who will gather more specific information about your child care needs.

- You can expect to receive referrals by email within 2 business days.

- The specialist will perform searches and call providers in your area to confirm if there is a match and vacancy. The specialist will call you to let you know that your referrals have been sent. You will receive at least 3 referrals that have openings and meet your needs.