It can be difficult to coordinate all the different aspects of your life. Things happen that can disrupt even the best plans. Your employee assistance benefits, through CONCERN, can help you solve the many different work/life issues you, your spouse, or family members face in everyday life.

Parenting and childcare referrals
We have a wide variety of pre-screened resources that can help you find:
- daycare centers and nursery schools (with current openings)
- private or public schools (from kindergarten through graduate school) that meet your requirements
- summer camps, schools and other seasonal programs
- special needs and/or backup daycare
- adoption programs
- prenatal resources

Legal consultations
If you have a legal problem or a question about the law, CONCERN can help. We offer up to a half-hour of consultation with an attorney who specializes in the legal area in which you are interested.

Under CONCERN’s program, you can ask about any legal issue except those related to employment law.

If you need an attorney to represent you or to write legal documents, you will receive a 25 percent discount from the referred attorney’s standard hourly rates.

Eldercare resources
More and more people are finding themselves responsible for caring for elderly parents or relatives. CONCERN can help you find the resources you need for seniors with minimal, intermediate or full-care needs, such as:
- nutrition programs for the homebound
- senior daycare and recreational activities
- transportation services
- independent or assisted living arrangements
- home health care providers
- residential care facilities

CONCERN also has information to assist caregivers on specific issues that may affect seniors including Medicare and Medigap insurance, power of attorney for health care, and financial assessment for entitlement programs.

Financial consultations
The challenges of managing money and credit or buying a home can be overwhelming. CONCERN can provide you with sound financial management education, information and resources for:

Money management
- managing bills
- getting out of debt
- designing a realistic spending/savings plan for retirement or college
- asset allocation

Credit
- finding new credit sources
- credit reports (obtaining, understanding and correcting them)

Housing
- buying a home
- understanding insurance coverage
Phone consultations with financial experts are available to help you address all of your financial concerns.

**LifeAdviser**

CONCERN's online member resource center is designed to provide 24/7 immediate access for any plan member (or family member/dependents/domestic partner). You'll find a wealth of information, education and skill-building tools from contributors such as Harvard Medical School, Nolo Legal Press and FinanCenter, National Institute of Mental Health, Healthwise and many others, in the following Life Center areas:

- Balanced life
- Financial
- Health
- Legal
- Mental health
- Wellness on the web
- Personal growth

CONCERN offers resources and referrals to address work/life problems in addition to its traditional short-term counseling services.

CONCERN's confidential services are available nationwide and at no cost to you within your CONCERN benefit limit. To access any of the work/life services described in this brochure, call us Monday through Friday, 6:30 a.m. to 5:00 p.m. (PST) or visit us online at www.concern-eap.com.

**800-344-4222**

www.concern-eap.com

CONCERN can help you with:

- parenting and childcare referrals
- legal consultations
- eldercare resources
- financial consultations

A single call to CONCERN will connect you to a specialist who will provide assistance without delay. These services are confidential, available nationwide and at no cost to you within your CONCERN benefit limit.

**CONCERN:EAP**

Free, confidential counseling and referral services 800-344-4222

www.concern-eap.com

Hours: Monday-Friday 6:30 a.m. - 5:00 p.m. (Pacific Time)