

# Not Sure Where to Turn?

We help people solve everyday problems—every day.



## Trusted Solutions to Life's Challenges

From online information to confidential consultations with licensed behavioral health professionals, you and your eligible household members have access to a wealth of practical, solution-focused resources to help you reduce stress, strengthen relationships, increase productivity and improve the overall quality of your life.

## So Much to Do... So Little Time

Life moves fast. These days it seems like everyone is asked to do more in less time and with less help. With all you have to do, it can be hard to focus on everyday matters, let alone issues that are harder to control, such as:

- Changes in your financial situation
- Family or relationship problems
- Overwork or conflicts at work
- Feeling depressed or anxious
- Quitting tobacco, alcohol or drug use
- Caring for children or aging parents
- Losing weight and living healthier

Challenges like these can make life hard. When you're busy, you might not think there's time to find solutions. So, it's important to know that your organization offers a program that can help you solve everyday—and not so everyday—problems confidentially, 24 hours a day, seven days a week.

There's no cost to you and your eligible household members to use this program; however, any costs or copayments beyond this program will be your responsibility.

## Easy Access to Services

Your program is here to provide you and your eligible household members with the right help at the right time. You can quickly get help in a way that works best for you:

- **By Phone**—Call to get consultation and solutions to everyday problems as well as help in a crisis. You will get access to resources or a referral to a professional in your community for confidential help.
- **Online**—Log on to locate counselors in your area. Find targeted information and resources that address your everyday concerns as well as more serious issues. Interactive tools help you discover ways to live a healthy lifestyle.

## Frequently Asked Questions

### Is there a cost for using my Magellan program?

No. Your Magellan program is a prepaid service offered by your employer or organization.

### How many counseling sessions do I have?

You and your family have up to 3 counseling sessions.

### Who can use the services offered through my Magellan program?

Services are available to you and, depending on your program, to your eligible dependents or your household members.

### What if my counselor and I decide I need additional help?

If you need assistance beyond the scope of what your Magellan program provides, you may be referred to other resources such as your health benefits or community resources.



[MagellanHealth.com/member](https://www.MagellanHealth.com/member)

*Your program also includes:*

**Legal & Financial Consultation Services**

*Talk to an expert, quickly and confidentially.*

Get legal help with family and divorce law, estate planning, and civil or criminal law, among other issues. Financial experts can help with a range of topics, including planning for retirement, debt consolidation and more.

Employee Assistance Program  
For Professional Consultation

**Call 1-800-356-7089**

For TTY Users: 1-800-456-4006

Up to 3 in-person sessions per concern

*Additional information for California residents*—Your services are delivered by a Magellan subsidiary: Magellan Health Services of California—Employer Services and Human Affairs International of California. **IMPORTANT:** Can you read this? If not, we can have somebody help you read it. For free help, please call your toll-free number. **IMPORTANTE:** ¿Puede leer esta carta? Si no, alguien le puede ayudar a leerla. Además, es posible que reciba esta carta escrita en Español. Para obtener ayuda gratuita, llame a su número gratuito.



## Legal and Financial Services

Balancing the needs of your family with your job responsibilities isn't easy. It can be particularly difficult if you have a legal or financial issue and you're not sure where to turn for help. As part of your program, legal and financial consultation services are available to you, your spouse, and, depending on your program, other members of your household.

### Professional Legal and Financial Consultations

Call your toll-free number and ask to be connected with your legal or financial consultation service. You'll have access to a nationwide network of attorneys with a minimum of five years of experience, fully licensed and are members in good standing in their local American Bar Association chapter.

Our financial consultants hold professional designations, such as Certified Public Accountants (CPAs) and Certified Financial Planners. They are available to help you address your financial issues efficiently and effectively. When you have a legal or financial concern, our goal is to help you find the information, resources and expertise that will best suit your needs.

### Legal Services

*Free Initial Consultation, Ongoing Services at Discounted Rates*

You are entitled to one free office or telephone consultation with an attorney in your area on each new legal matter that you encounter. Get information and legal help on civil or consumer issues, personal or family issues, real estate, will preparation, estate planning and more. Once you have completed your initial consultation, you are entitled to a twenty five percent discount on the attorney's normal rate for continuing legal services.

### Financial Services

*Free Initial Consultation*

Your financial services program offers unlimited free telephonic consultations with a financial counselor on issues such as budgeting, debt consolidation, buying or leasing your next car, consumer credit, retirement, saving for college, IRS matters and more. And depending on your program and issue, you may be eligible for a free initial in-person session. Visits or calls are 60 minutes in length.

### MagellanHealth.com/member Offers Even More Information!

Log on to [MagellanHealth.com/member](http://MagellanHealth.com/member) for access to a legal library, financial calculators, state specific legal and financial forms, articles and much more.

### Scheduling a Consultation

To schedule a legal or financial consultation, simply call your program's toll-free number and ask for your legal or financial consultation service. You can also log on to [MagellanHealth.com/member](http://MagellanHealth.com/member), click on the Benefits menu and then either the Legal or Financial Consultation link.

*"My car is totaled and the guy who hit me doesn't have insurance. What are my options?"*

*"I have so many bills. How can I get out from under all this debt?"*

*"I really need to have a will, but I have no idea where to start."*

*"Is leasing a car a good idea for me? The payments are a lot lower."*

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