# Employee Assistance Program

## Financial Consultation Services, Legal Assistance And Identity Theft Resolution

Concerns about money and legal issues can weigh heavily on employees' minds, diverting their attention away from work. To help employers keep their workforce focused and productive, the Employee Assistance Program (EAP) provided by Standard Insurance Company (The Standard) offers covered employees financial consultation, legal assistance and identity theft resolution and prevention services.

#### **Financial Consultation Services**

The EAP's financial consultation services can help covered employees with topics like:

- · Budgeting and debt management
- · College funding
- · Credit report review and education
- · Retirement preparation
- · Dealing with foreclosure
- · Establishing a savings plan

### Legal Assistance

For each separate legal matter, covered employees can receive one initial 30-minute office or telephone consultation with a network attorney at no cost to them. If additional assistance is needed, employees may take advantage of a 25 percent reduction in the network attorney's normal hourly rate. Topics and areas of law covered include:

- Family or domestic law
- Criminal charges
- Real estate

- · Civil disputes
- Estate planning

# Identity Theft And Fraud Resolution

17.6 million US residents experienced identity theft in 2014.¹ With the EAP, covered employees can help safeguard their identities from theft or restore their identities and credit ratings if a situation occurs.

Covered employees who experience identity theft can call the EAP's Fraud Resolution services immediately to receive a 60-minute, no-cost phone consultation with a trained Fraud Resolution Specialist  $^{\text{TM}}$ , certified under the Fair Credit Reporting Act.



The Standard

To learn more about how the EAP program can help your employees, contact your insurance advisor or call your local Employee Benefits Sales and Service Office at 800.633.8575.

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1 Victims of Identity Theft, 2015, Bureau of Justice Statistics

This EAP service is not affiliated with The Standard. The EAP is not an insurance product.

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