

## Legal Referral Services

### Why is there a need for Legal Referral Services?

- According to the American Bar Association, one out of every three adults has a need for legal advice during the year
- Legal concerns can be stressful, costly, and often result in lost work time

### What does Legal Referral Services provide?

- Up to thirty minutes of legal consultation with an attorney at no cost or obligation
- Face to face or telephonic consultation with the attorney
- Use of the services for up to three times in a calendar year for separate legal matters
- Discounted rates up to 25% if the attorney is retained after the free legal consultation

### Are Legal Referral Services confidential?

Using the legal referral service is confidential as required by law.

### What topics can Legal Referral Services help with?\*

- **Civil/Consumer Issues** - collection/repossession, contractual disputes, defaults, foreclosures, product liability, traffic violations, and civil rights
- **Personal/Family Legal Services** - adoption, child custody, divorce, domestic violence, eldercare
- **Business Legal Services** - insurance, copyrights, patents, and contracts
- **IRS Matters** – IRS specialists able to negotiate with IRS on your behalf
- **Real Estate** – consultation on home purchases and closings, construction, and property easements
- **Credit/Debit Services** – renegotiating debt, correcting credit reports, and assisting with collection activities
- **Estate Planning** – no cost consultation with a Financial Services Representative, with further assistance at a reduced or preferred rate
- **Financial Planning** – one 30-minute telephonic financial planning consultation with a CPA at no cost, with further assistance at a reduced or preferred rate

\*\*Matters involving disputes or actions between employees, dependents, or household members and the employer are specifically excluded from eligibility of this plan.

### How do I access Legal Referral Services?

Please note that the same toll free number used to access Legal Referral Services is also used to access your Employee Assistance Program. After speaking initially with a service representative, the employee will be transferred to a Legal Referral Services representative who will refer the employee to a contracted attorney in his or her local geographic area.

*For assistance through your  
Employee Assistance Program  
Contact APS Healthcare  
1 (800) 999-1077*