

LifeReferrals 24/7

Helps employees handle life's challenges

Blue Shield's LifeReferrals 24/7SM, offered by Blue Shield of California Life & Health Insurance Company, enables you to increase employee satisfaction and productivity. The program provides confidential, professional assistance for employees when personal problems may affect their on-the-job performance. The program is designed to help them better manage the demands of home, health, and career – and to help you with your bottom line.

How the program works

LifeReferrals 24/7 is available for employees as well as household members of employees. A simple phone call provides access to a team of experienced professionals ready to listen and assist with a wide range of personal, family, and work issues. Your employees will be guided to the appropriate resource depending on their needs. Telephone and web services are available 24/7. Face-to-face visits are available by approved appointment.

Grief and loss support

LifeReferrals 24/7 offers a wide range of help after a recent loss of a loved one.

Grief counseling

Members are eligible for three face-to-face meetings with a licensed counselor in any six-month period. An authorization is required in advance of any session.

Financial coaching

Members are eligible for two 30-minute telephone consultations per issue per year for topics such as budgeting, college and retirement planning, loans, and mortgages.

Legal assistance

Members are eligible for one 60-minute consultation with an attorney or mediator per issue per year for things like will preparation and estate planning. A 25% to 35% discount off the hourly fee applies to any additional consultations with those same providers.

Will preparation

Creating a will may offer peace of mind by providing for loved ones. To create a will, employees can visit **LifeReferrals.com**. The *Legal and Financial* section of the site contains legal forms including a variety of sample wills to download for personal use. Trusts and other documents are also available online.

Identity theft assistance

A 60-minute consult is available with a specialist to help restore identity and credit, dispute fraudulent debts, and help prevent future identity theft incidents.

Work-life services

Members can speak with specialists for help with a variety of personal and work-related needs. Unlimited telephone consultations are available for a number of topics.

Career

Balancing work with personal life, and managing stress, burnout, and situational conflicts

Marriage and relationships

Strengthening bonds and improving communication

Adult support services

Managing anxiety, depression, personal crisis, alcoholism, drug abuse, and codependency

Elder support services

Caring for aging parents and family, including in-home and long-term care, transportation, and housing

Web services

In addition to telephone consultations and face-to-face counseling, employees can access a wealth of resources, educational content, tools, and videos online. Employees can access this information plus the full network of licensed therapists by going to **LifeReferrals.com**.

Around-the-clock access

Employees can call LifeReferrals 24/7 anytime at **(800) 985-2405** or visit **LifeReferrals.com**.

Child and parenting support services

Resources for meeting parenting challenges and day care, tutoring, pregnancy, and adoption issues

Family and relationship services

Information to help with parent-child conflicts, single-parent challenges, and improving communication

Lifelong learning

Information about schools, classes, and other opportunities for growth

Domestic relocation

Resources and support for members moving or seeking to move

For more information about LifeReferrals 24/7, please contact your Blue Shield account manager or account representative.