

Work-life benefits are an essential component of CuraLinc's employee assistance program (EAP). These resources improve employee productivity and engagement by helping participants stay free of distractions and remain focused on their job.

LEGAL CONSULTATION

CuraLinc's legal consultation service provides clients with a cost-effective way to help employees or members who have legal concerns. The following components are included:

- **Unlimited Access.** EAP participants can access the service an unlimited number of times for unique issues.
- **Free In-Person Legal Consultation.** EAP participants have access to a free 30-minute face-to-face consultation with one of over 20,000 experienced attorneys across the country.
- **Free Telephonic Legal Advice.** CuraLinc provides immediate, free telephonic legal advice with an experienced private practice attorney from the member's home state.

FINANCIAL CONSULTATION

The financial consultation component provides employees and their family members with access to seasoned financial professionals (CFPs) and experienced accountants (CPAs) when needs arise. The following services are included:

- **Financial Consultation Hotline.** Financial counselors can address questions regarding financial management, including debt reduction, home buying, budgeting, college planning and bankruptcy prevention. In addition, Certified Financial Planners are available to answer questions about financial planning and long-term goal-setting.
- **Debt Management Planning.** Members can learn how to work with creditors to build repayment plans for unsecured debt.
- **Bankruptcy Prevention.** Specialists ensure that members understand the ramifications of bankruptcy filing and help them determine which other options are more appropriate.
- **Housing Education.** CuraLinc's financial counselors help members prepare for a home purchase. They can also outline options for keeping their home in times of financial distress.

IDENTITY THEFT RECOVERY

CuraLinc's identity theft recovery services provide EAP participants with telephonic access to an identity recovery professional who will help them assess their situation, create an immediate action plan and provide them with the knowledge and tools to implement that plan most effectively.

WORK-LIFE BENEFITS DESCRIPTION

DEPENDENT CARE REFERRALS

CuraLinc provides participants with an experienced team of specialists who offer guidance and referrals in areas such as child care, elder care, back-up care, adoption, summer camps and education.

The dependent care resource and referral services available through CuraLinc's EAP go well beyond simply locating available providers. The process begins with a thorough consultation and assessment by a work-life consultant, which often helps participants identify questions that they had not yet considered. Each participant receives personalized attention and consultation on all aspects of their work-life needs. During each step, the referrals are reviewed for detail, scope and applicability to the original request. All referrals are provided to the participant within two business days.

DAILY LIVING (CONVENIENCE) AND CONCIERGE REFERRALS

In addition to expert referrals to dependent care services, CuraLinc also provides EAP participants with guidance and information to resources like home improvement, volunteer opportunities, entertainment services, pet care, automotive repair, relocation, wellness, travel, plumbers and handymen, cleaning services and much more.

Please refer to page 3 for a comprehensive list of Daily Living referral categories.

WORK-LIFE ON THE WEB

For work-life participants who prefer a self-serve option, the web portal provides users with a comprehensive scope of topic-specific articles, as well as audio and video files regarding health and well-being, child care, elder care, adoption, and education. The search feature can be used to find local attorneys and financial planners, in addition to instant retrieval of relevant articles, tip sheets, tools and resources specific to a particular work-life topic.

WORK-LIFE BENEFITS DESCRIPTION

ADOPTION

Domestic and International Adoption Agencies
Foster to Adopt Programs
Surrogacy Groups
Support Groups
Financial Assistance or Adoption/IVF

CAREER SERVICES

Career Counseling
Life Coaching
Resume Writing
Interview Coaching
Job Placement
Headhunters
Volunteer Opportunities
Teen Jobs
Work Seminars
Professional Associations
Ergonomics in the Workplace
Yoga/Massage/etc. in the Workplace

HOUSING

Apartments
Apartment Locator Agencies
Rental Homes
Section 8 and Subsidized Housing
Roommate Locators
Real Estate Agencies
Property Management Companies
Homeless/Emergency Shelter
Domestic Violence Shelter
Storage Units
Moving Trucks
Moving Companies
Pet Services

PET SITTERS

Dog Walkers
Boarding Facilities
Groomers
Veterinarians
Animal Shelters
Animal Adoptions
Pet Insurance
Animal Training
Animal Supply Stores

CONTRACTORS

Housecleaners
Professional/Personal Organizers
Professional/Personal Assistants
Electricians
Estate Sales
Grocery Delivery
Handyman Services
Plumbers
Lawn/Landscape
Painters
Concrete Contractors
Roofing Contractors

HEALTH AND WELLNESS

Physicians
Dentists
Free or Low-Cost Physicians,
Dentists and Mental Health
Providers
Medical Specialists for Any Need
Support Groups for Any Need
Nutritionists and Registered
Dieticians
Massage Therapists
Holistic Medicine Providers
Flu Shot Locators
Travel Clinics
Home Doctor Agencies
Health Insurance

TRAVEL

Hotels
Resorts
Cruises
Flights
Rental Cars
Travel Agencies
Tourism Activities

HOBBIES AND RECREATION

Gyms and Fitness Centers
Yoga Studios
Music Classes
Martial Arts Studios
Indoor/Outdoor Sports
Swimming, Scuba and Water
Sports
Art Classes
Cooking Classes
Restaurants
Houses of Worship
Parks and Outdoor Activities
Rock Climbing
Skydiving
Pilot Lessons

FINANCIAL ASSISTANCE

Rent, Mortgage, Utility Assistance
Food Pantries, Food Stamps
Clothing Closets
Domestic Violence Resources
Baby Food/Diapers/Supplies
School Supplies
Funeral Assistance
Bereavement Flights
Prescription Assistance
Medical Bill Assistance
Natural Disaster Assistance