



# LifeReferrals 24/7

## Beneficiary assistance services

LifeReferrals 24/7<sup>SM</sup> offers care and support for beneficiaries and their household members who have suffered a recent loss of a loved one. During this challenging time, a team of experienced professionals is ready to help with grief support and financial and legal needs.

All LifeReferrals 24/7 services are confidential and available for 12 months following the first use of the services. LifeReferrals 24/7 representatives will guide callers to the appropriate expert, depending on the needs or concern.

### Grief counseling

Counseling provides support at an important time when there is a loss of a loved one. Licensed counselors can be requested for three face-to-face meetings in any six-month period. All counselors are master's-level clinicians.

### Financial coaching

Bereavement can also raise a number of challenging financial issues. LifeReferrals 24/7 includes a financial coaching service to help guide you through planning for the future. You are eligible for two 30-minute telephone consultations per issue per year for topics such as college and retirement planning, budgeting, debt and credit, loans, and mortgages.

### Legal assistance

Suffering a loss can be made even more challenging by complex legal situations including will readings and probate court. Referrals are available to legal experts to help guide you through the process. You are eligible for one 60-minute consultation with an attorney or mediator per issue per year.\* You will receive a 25% to 35% discount off the hourly fee on any additional consultations with those same providers.

## Additional services

LifeReferrals 24/7 also offers several other support services.† These referrals range from support groups, child and elder care, transportation assistance, meals programs, smoking cessation programs, relocation assistance, and identity theft assistance to chronic condition management.

## Contact LifeReferrals 24/7

LifeReferrals 24/7 is available toll-free anytime at **(800) 985-2405** or by visiting **LifeReferrals.com**. Please have the following access code ready: **BSL**.

\* Legal consults involving disputes with your employer (or other work-related issues) are excluded.

† Beneficiaries and their household members may be responsible for the cost of some of the additional support services. Identity theft assistance is included at no additional cost.

All LifeReferrals 24/7 services are provided by or arranged through Blue Shield's mental health service administrator or its affiliates. Blue Shield of California Life & Health Insurance Company does not provide counseling, support services, financial, legal, or tax advice.

LifeReferrals 24/7 is not available to members with Individual & Family and small business medical plans. Check your plan's *Evidence of Coverage* or *Certificate of Insurance*, or call the customer service number on your Blue Shield member ID card, to see what your plan offers.