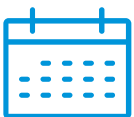


# LifeReferrals 24/7 helps employees handle life



Your employees are busy managing the demands of home, health, and career every day. If life gets overwhelming, what resources are available to support employees and their families? Blue Shield's LifeReferrals 24/7<sup>SM</sup> program offers confidential assistance on a range of topics to assist with life's challenges.\*

With the right resources just a call away, your employees can get help managing personal issues. They'll be able to focus on the job, have less stress, and be happier overall with your benefits program – and that can go a long way in helping you manage your bottom line.



## Service and support, seven days a week

Members can contact an experienced professional who can help with a range of personal and professional issues. Telephone and web services are available around the clock, seven days a week, with face-to-face visits available upon approval.

# 99%

of program participants  
reported overall  
satisfaction with the  
services received.†



## Face-to-face counseling at no additional cost

Members nationwide are eligible for three in-person counseling visits in a six-month period, at no extra charge.

- Members can go to **lifereferrals.com** and enter access code "bsc," then click on *Providers* to search for a licensed therapist. Members can also call to receive a list of local providers. More than 22,000 licensed therapists are in the network.
- Members will need to complete a simple appointment approval process before the first visit.
- California members with covered mental health services can contact Blue Shield's mental health service administrator to receive approval for additional support in California.
- Members outside California will be referred to the BlueCard® network of the local Blue plan for mental health service providers.

\* LifeReferrals 24/7 is included in fully-insured large group products and is a buy-up option for self-funded groups that have behavioral health benefits with Blue Shield of California.

† Blue Shield of California 2017 LifeReferrals 24/7 member satisfaction survey report.

## Work/Life services

Work/Life specialists are ready to research resources and provide referrals to members based on their issue or need. These referrals and resources can be focused on the local community in which the member or a loved one resides. Members have unlimited phone consultations for work/life services. Some of the needs supported include:

- Career – Coping with job stress, burnout, and situational conflicts while improving work/life balance.
- Marriage and relationships – Strengthening bonds and improving communication.
- Mental health – Managing depression, anxiety, personal crises, alcoholism and substance abuse disorders, and codependency.
- Death and dying – Grief counseling and coping with a loved one's terminal illness.
- Elder care support – Caring for aging parents and family members, including long-term and in-home care, transportation, and housing issues.
- Parenting support – Meeting parenting challenges and finding day care, tutoring, and adoption resources.
- Family relationships – Improving parent-child relationships and supporting single-parent challenges.
- Lifelong learning – Sharing information about schools, courses, and other opportunities for personal and professional growth.
- Emergency preparedness – Supporting readiness for natural disasters and unexpected events.
- Domestic relocation – Providing resources and support for members moving to a new community.

## Additional peace-of-mind services for more value

Money and legal matters can be a significant drain on your employees' time and energy. LifeReferrals 24/7 offers the following services:

### Legal/mediation assistance

- One 60-minute consultation per issue, per year on the phone or in person for topics such as consumer disputes, divorce, real estate, personal injury, trusts, and wills.\*
- A discount of 25% or greater off the hourly fee after the initial consult.

### Financial coaching

- Two 30-minute telephone consultations per issue, per year for help with topics such as budget planning, debt and credit, college and retirement planning, loans, and mortgages.
- Discounted fees may apply if the member continues working with a financial coach beyond the initial consultations.

### Identity theft resolution

- A 60-minute telephone consultation with a highly-trained Fraud Resolution Specialist™ (FRS). An FRS can help restore identity and credit, dispute fraudulent debts, and prevent future identity theft instances.
- An ID Theft Emergency Response Kit<sup>SM</sup> at no extra cost.

## Digital information and education resources

In addition to telephone and face-to-face counseling, members can access a wealth of resources, including webinars, legal templates, and financial calculators on **liferefferrals.com** (using access code "bsc").

### Promoting LifeReferrals 24/7

The toll-free number for LifeReferrals 24/7 is located on Blue Shield member ID cards. LifeReferrals 24/7 also offers marketing campaigns which focus on a program-related topic each month. Contact your account manager about additional support for promoting LifeReferrals 24/7.

### Program reporting

Quarterly reports are available for groups with 300+ members and all self-funded groups who purchase the program. Reviewing program usage can help you refine your benefits strategy so you can enhance your employees' productivity.

**For more information  
on how LifeReferrals 24/7 can  
enhance your benefits program,  
please contact your Blue Shield  
account representative.**

\* Employment disputes between the employee and employer (or other work-related issues) are excluded.