

# LifeReferrals 24/7

## Beneficiary assistance services

### Grief and loss support

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 assist with grief support, financial and legal needs.

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

#### Grief counseling

Licensed counselors can be requested for three face-to-face meetings in any six-month period. All counselors are master's level clinicians. Unlimited telephone consultations are available 24/7.

#### Financial advice

Bereavement can also raise a number of challenging financial issues. LifeReferrals 24/7 includes a financial advice service to guide you through planning the future. You are eligible for unlimited telephone consultations for financial matters. You are also eligible for one 60-minute face-to-face consultation per issue for select financial or retirement planning issues.

#### Legal advice

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 per issue and one 60-minute consultation with a mediator per issue. You will also receive a 25% discount on any additional consultations with those same providers.

### Additional services

LifeReferrals 24/7 also offers a wide array of additional support services.\* These referrals range from support groups, child and elder care, transportation assistance, meals programs, smoking cessation programs, relocation assistance, 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**.

\* 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 Life & Health Insurance Company does not provide counseling, support services, financial, legal or tax advice.