

As the world grows ever more complex, the issues members find themselves facing become more complex as well. People every day are struggling with issues surrounding marriage and divorce; custody and child support; consumer transactions and housing — and the list goes on.

Yet when confronted with a legal issue, most people don't know where to turn to obtain professional guidance. And cost often presents a substantial barrier. According to the Federal Trade Commission a full 70 percent of the population does not seek legal counsel due to fear of the cost.

Affordable legal help

Your legal assistance benefit provides one (1) initial 30-minute office or telephone consultation per separate legal matter with a network attorney — at no cost. If additional assistance is necessary, you

will receive a 25 percent reduction in the attorney's normal hourly rate.

Many legal areas are covered

Some of the areas of law and issues covered include:

Family or domestic law — contested divorce, contested child support, contested spousal support, domestic violence, custody issues

General — civil, real estate matters, bankruptcy, landlord/tenant issues, collection, contractual disputes

Criminal — criminal charges, juvenile matters, DUI

Parents — probate, Social Security, Medicare

Elder law and estate planning — wills (preparation and review), trusts, probate, Social Security, Medicare

Motor vehicle — traffic tickets, driver's license matters, collection/personal injury

Easy access

To access this benefit, simply contact your Employee Assistance Program (EAP) or Worklife Services benefit. After a brief intake and discussion, you will receive a referral to a network attorney who specializes in the issue. The case is monitored throughout the process to help ensure satisfaction.

Aetna Resources For Living

Aetna is the brand name used for products and services offered through the Aetna group of subsidiary companies. The EAP is administered by Aetna Behavioral Health, LLC and Aetna Life Insurance Company (Aetna).

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All EAP calls are confidential, except as required by law (i.e., when a person's emotional condition is a threat to himself/herself or others, or there is suspected abuse of a minor child, and in some areas, spousal or elder abuse).

Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to **www.aetna.com**.

