



*Your Success is  
Our Passion*



Your Employee Assistance  
Program Benefits

Provided by



## Your EAP Benefit

- Is 100% confidential
- Covers **four** virtual, face-to-face, or telephonic sessions with a counselor, per person attending
- Services also cover all residents of the home
- Monthly newsletters

- Access to additional resources such as legal, financial, support groups, housing, etc.
- Sessions are renewable as long as you have a two-month break in counseling
- Services are accessible 24/7/365

## Work/Life Services

To access online resources, please visit [mseap.com](http://mseap.com) and click "Work / Life Login" at the top. Use the access code **CCAP** to sign in, or create your own account. Live Chat is also available on the website!

## When can the EAP help?

M&S EAP is here to help you through many difficult situations, including but not limited to:

- Marital & Family Related Issues
- Children & Adolescents
- Anger, Stress, & Time Management
- Grief & Loss
- Alcohol & Substance Abuse
- Elder Care Concerns
- Domestic Abuse
- Addictions
- Job-Related Stress

## Frequently Asked Questions

### When should I use my EAP?

Anytime! If you or your family are experiencing a difficult time in areas of stress, anxiety, depression, family-related issues, substance abuse, or any other problem area, we are available 24/7.

### Who is covered?

All household members are welcome to use the program, even if you, as the covered employee, do not. Household members may contact us directly.

**Questions?**

Call 1-800-543-5080  
Visit [mseap.com](http://mseap.com)



# Employee's Guide to Financial Fitness:

Managing your money can sometimes seem overwhelming. That's why we've partnered with BALANCE to offer a financial fitness program to our employees. Through this partnership, you can take advantage of free and confidential financial-counseling services:

## Financial Coach Hotline

Have money management or credit questions? BALANCE's Certified Financial Coaches are standing by with answers.

## Debt and Budget Counseling

Speak with a Certified Credit Counselor and create an action plan to reach your financial goals.

## Credit Report Review

A Certified Credit Counselor will guide you through your credit report, go over credit reporting regulations, and show you how to correct inaccuracies.

## Home Ownership Education

BALANCE's Certified Pre-Purchase Counselors provide comprehensive pre-purchase housing education. Topics include credit scores, saving for a down payment and more. Take the next step toward homeownership!

## Identity Theft Solutions

Identity theft is a threat to everyone, but your Credit Counselor will provide the tools and guidance to help you avoid it. You'll also learn how to recover if you've been victimized.

## Debt Management Plan

If you're overwhelmed with debt, consolidate bills to streamline repayment. Best of all, creditors may be willing to lower payments and/or reduce or even eliminate interest and fees.

## Foreclosure Prevention Counseling

If you're struggling with mortgage payments, or fear you may be unable to pay in the future, Certified Foreclosure Specialists can provide early delinquency intervention counseling, and will explore your options.

## Online Educational Resources

Mastering your money just got easier with the library of educational resources on our website. You'll find short articles on a wide range of personal finance topics. You'll also find more in-depth programs and podcasts on topics ranging from money management to identity theft, to planning for the future. Want to know how long it will take to pay off your credit card, or how much you need to save per paycheck to get a down payment for a house? Use the financial calculators to get answers. [www.balancepro.org](http://www.balancepro.org)



# BALANCE has the answers

## Basics of Personal Finance

- I'm having trouble paying my bills and I can't get a consolidation loan. What can I do?
- How can I design a realistic budget to achieve my financial goals?
- I just got notice that my wages will be garnished. What can I do?
- What are my options for getting out of debt?
- How can I get a copy of my credit report?
- My child will be going to college in a few years. How can I plan for it now?
- How can I remove inaccurate information from my credit report?
- What's the difference between a Roth IRA and a traditional IRA?
- I think I may be a victim of identity theft. What should I do?
- I want to buy a home in the next few years. What can I do to be financially-prepared?
- I am getting a divorce. Who is responsible for bills and how will this affect my credit?
- What do lenders look at when approving a mortgage loan application?

Contact M&S EAP for a referral to  
BALANCE today!  
1-800-543-5080





# Employee Assistance Program Legal Services

Save big on the attorney help you need

If you're looking to quicken your attorney search and lower the costs, it's time to consider using EAP legal service benefits provided by your employer. Cut the stressful experience of researching, calling, and comparing local experts -- call today to be matched to an attorney!

## Legal Resources

**Free 30-Minute Consultations per separate legal matter**

Telephonic or In-person

### On-line Resources

Criminal Referrals

24/7/365

**Free 30-Minute Consultations per separate legal matter**

**25% Discount on Services**

### Start Your Benefit

Talk to an EAP specialist

- 1** Connect with a pre-vetted attorney
- 2** Free 30-minute consultation
- 3** Attorney rate + 25% discount\*

CALL YOUR EAP  
AT  
**1-800-543-5080**

\*25% discount dependent on hourly rate or flat rate of a retained attorney.

Each of our national network attorneys must have a minimum of five (5) years' experience, professional liability insurance, and must be in good standing with the state bar association. Between our 20,000 attorneys and 7,000 law firms, we help employees get the legal help they need -- at a fraction of the cost.

 **Domestic Relations**  
 Marriage Law, Divorce, Child Support, Child Custody, Foster Care, Domestic Violence, Domestic Partnerships

 **Estate Planning**  
 Wills, Trusts, Power of Attorney, Health Care Directives, Guardianships, Conservatorships, Estate Administration

 **Landlord Tenant**  
 Landlord Rights, Tenant Rights, Rental Lease and Agreements, Repairs and Maintenance, Eviction, State Resources

 **Financial Matters**  
 Bankruptcy, Collections, Foreclosures, Garnishments, Tax and IRS Matters, Transactions and Audits

 **Immigration**  
 Citizenship, Visas, International Law, Asylum Refugee, Deportation and Removal, Immigration Resources

 **Other Law**  
 Arbitration and Mediation, Business Law, Civil Law, Consumer Protection, Criminal Law, Elder Law, Military Law