

When you need support to meet life's challenges, call LifeReferrals 24/7<sup>SM</sup>, powered by Headspace<sup>®</sup>. A team of experienced professionals is ready to help you with a wide range of personal, family, and work issues. It's confidential and available 24 hours a day – **at no extra cost to you.\***

Based on your needs, you'll be guided to the appropriate service. Services may include:

## Personal counseling

You can request counseling sessions with licensed therapists for relationship issues, work stress, grief, and other concerns.

Three virtual or in-person counseling visits are included in a six-month period.

## Legal assistance

You have access to guidance on legal matters such as trusts, wills, divorce, child custody, landlord and tenant issues, consumer disputes, and personal injury.<sup>†</sup>

- You're eligible for one 60-minute consultation per issue per year by phone or in person with an attorney or mediator.
- If you retain the attorney after your initial consultation, you'll be charged 75% of the referral attorney's standard charges for subsequent services.

## Financial coaching

Financial professionals can help you with topics like tax preparation, college and retirement planning, budgeting, debt and credit, and loans and mortgages.

- You're eligible for one 30-minute in-person consultation per issue per year and unlimited coaching by phone.
- Additional face-to-face services are available for a fee.

## Identity theft resolution

You're eligible for one 60-minute phone consultation with a Fraud Resolution Specialist<sup>TM</sup>. They can help restore identity and credit, dispute fraudulent debts, and prevent future identity theft.

An ID Theft Emergency Response Kit<sup>SM</sup> is available at no extra charge.

## Referrals to community resources

A specialist can provide information and referrals to resources for a wide range of topics, including parenting, child and elder care, meal programs, transportation help, and lifelong learning.<sup>‡</sup>

## Wellness resources

You can access hundreds of hours of wellness resources online, including meditations, sleepcasts, exercise classes, and more.

To get started, visit [lifereferrals.com](http://lifereferrals.com) or call **(800) 985-2405**, 24 hours a day, seven days a week.

\* Some services may not be available to all Blue Shield of California members. Check your *Evidence of Coverage* or call Customer Service at the number on your Blue Shield member ID card to see what your plan offers.

† Legal consultations involving disputes with your employer or other work-related issues are excluded.

‡ Any costs associated with using the community resources are the member's responsibility.

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