



LifeReferrals 24/7

Expert guidance for whatever comes your way

When you need support to meet life's challenges, call LifeReferrals 24/7SM, powered by Headspace[®]. 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.[†]

- 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[™]. They can help restore identity and credit, dispute fraudulent debts, and prevent future identity theft.

An ID Theft Emergency Response KitSM 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.[‡]

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 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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