



LifeReferrals 24/7 helps employees meet life's challenges



Your employees are busy managing the demands of home, health, and career every day. When life gets overwhelming, Blue Shield of California's LifeReferrals 24/7SM program is here to provide them with confidential assistance on a range of topics.¹

With the program's convenient services, powered by Headspace®, your employees will have less stress, be better able to focus on the job, and be happier overall with your benefits program – and that can go a long way in helping you manage your bottom line.

99% of program participants reported overall satisfaction with the services received.²

Service and support 24/7/365

Members can contact an experienced professional for help with a wide range of personal, family, and work issues. Available around the clock, LifeReferrals 24/7 specialists guide members to the appropriate service based on their needs. Most services come at **no extra cost** to members.

To get started, members can visit **lifereferrals.com** or call **(800) 985-2405**.

Virtual or in-person consultations

Members nationwide are eligible for three virtual or in-person consulting sessions in a six-month period **at no additional charge**.

Members with covered mental health services can contact Blue Shield for support beyond the three sessions.

Work/life services

Members have access to unlimited phone consultations with specialists who can refer them to work/life services tailored to their needs.

Referrals may include information on local support groups, elder care facilities, transportation services, short-term housing, meal delivery, childcare services, afterschool programs and tutoring, professional growth opportunities, and support for relocation to a new community.

Referrals are provided at no extra cost. Some referred resources may have a cost if the member chooses to use them.

For more information on how LifeReferrals 24/7 can enhance your benefits program, please contact your Blue Shield account representative.

Additional support services

Money and legal matters can be a significant drain on your employees' time and energy. LifeReferrals 24/7 offers the following services:

- Legal assistance
 - One 60-minute consultation per issue per year on the phone or in person for topics such as consumer disputes, divorce, real estate, personal injury, trusts, and wills.³
 - Members may choose to retain the attorney following the initial consultation at 75% of the referral attorney's standard charges for subsequent services.
- Financial coaching
 - One 30-minute in-person consultation per issue per year and unlimited coaching by phone for topics such as budget planning, debt and credit, college and retirement planning, loans, and mortgages.
 - Additional face-to-face services are available for a fee.
- Identify theft resolution
 - One 60-minute phone consultation with a highly trained Fraud Resolution Specialist™ (FRS). An FRS 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 cost.

Wellness resources

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

Promoting LifeReferrals 24/7

The toll-free number for LifeReferrals 24/7 is located on the Blue Shield member ID card. Contact your account manager about additional support for promoting LifeReferrals 24/7.

Program reporting

Quarterly reports are available for groups with 50 or more engaged members. Reviewing program usage can help you refine your benefits strategy so you can enhance your employees' productivity.

1 LifeReferrals 24/7 is included in fully insured group products and is a buy-up option for self-funded groups that have behavioral health benefits with Blue Shield of California.

2 Blue Shield of California 2017 LifeReferrals 24/7 member satisfaction survey report.

3 Employment disputes between the employee and employer or other work-related issues are excluded.

LifeReferrals 24/7 is a service mark of Blue Shield of California.

Blue Shield of California is an independent member of the Blue Shield Association