



# EAP

## Childcare and Education

### YOUR EAP PROVIDES HELP WITH:

- Anxiety/Depression
- Mental Health Issues
- Couples/Relationships/Parenting
- Crisis Support
- Alcohol/Drug/Other Addictions
- Grief and Loss
- Domestic Violence
- Legal and Financial
- Childcare and Eldercare
- Identity Theft
- Home Ownership

(800) 777-4114



[www.FirstChoiceEAP.com](http://www.FirstChoiceEAP.com)



*Our experienced professional staff gives you the knowledge, assistance, and the resources to address your unique childcare and educational needs. The EAP does the research and delivers the answers and resources you need to make informed decisions regarding your children.*

Your Company's complimentary EAP program is available 24/7 and is here to help when you're facing issues that interfere with your health, well-being, and productivity at home or at work.

### LET US BE YOUR RESOURCE FOR:

- Childcare Centers
- Family Day Care Providers
- Nanny Agencies
- Before and After-School Care
- Drop-In Care
- Schools (Private, Public and Boarding)
- Preschool Mother's Morning Out Programs
- State Subsidy Programs, and more...

*Your EAP is always available to assist you, your spouse or domestic partner, and children up to age 26. Contact us 24/7 at 800-777-4114 or visit the EAP website at [www.FirstChoiceEAP.com](http://www.FirstChoiceEAP.com).*



# School Days are Coming!

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## WE WILL GIVE YOU REFERRALS FOR:

- Before and After-School Care
- Tutors and Academic Services
- Private and Public Schools
- Boarding Schools
- Child Care Information, and more...

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## Eldercare

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*Sometimes it's hard to acknowledge that a parent or loved one is aging to the point where additional care is required. When you find yourself becoming part of a senior's caregiving routine, remember that you have free access to supportive resources and information from your work-life team.*

Your Company's complimentary EAP program is available 24/7 and is here to help when you're facing issues that interfere with your health, well-being, and productivity at home or at work.

### LET US BE YOUR RESOURCE FOR:

- Assisted Living Arrangements, Retirement Communities and Nursing Homes
- In-home Care, Back-up Care, and Personal Care
- Adult Daycare and Respite Care
- Financial and Legal Options
- Transportation and Meal Programs
- Long-term Care Insurance
- Senior Centers Companions, and more...

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## Home Ownership

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*The EAP Home Ownership program is a valuable tool to gain a competitive edge, and can save you thousands of dollars when buying, selling, or refinancing a home. Receive no-cost Home Ownership coaching with individualized strategies for success, plus access to a network of prescreened mortgage and real estate professionals.*

Your Company's complimentary EAP program is available 24/7 and is here to help when you're facing issues that interfere with your health, well-being, and productivity at home or at work.

### PROGRAM BENEFITS INCLUDE:

- Year-end mortgage review
- Personalized debt consolidation guidance
- Restructure your mortgage to eliminate PMI or lower interest rate
- Mortgage strategies to fit your lifestyle
- Full service lending – 250+ home loan mortgage options
- Down payment assistance and grant programs
- \$1,000 lender credit towards closing costs
- Substantial discounts on real estate commissions
- Convenient, experienced, individualized assistance

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## Financial

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*The EAP Financial Program is a valuable resource offering expert advice and referrals to top-rated financial professionals. You have access to a free 30-minute financial consultation, as well as a 30-minute income tax planning consultation per year on each separate tax issue encountered. Financial forms and templates are also available free on our website.*

Your Company's complimentary EAP program is available 24/7 and is here to help when you're facing issues that interfere with your health, well-being, and productivity at home or at work.

### PROGRAM BENEFITS INCLUDE:

- Free 30-minute financial consultation by telephone
- Tax planning and preparation assistance
- Debt and budget assistance
- Credit counseling and strategies to rebuild your credit
- Retirement and college planning questions
- 401(k) and other investment analysis
- Tax levy/wage garnishment resolution program
- Home buying and mortgage counseling

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## Legal Program

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*The EAP Legal Program is a valuable resource offering expert advice on virtually all types of legal matters. You have access to a free 30-minute legal consultation, face-to-face, or by telephone. Should you decide to retain the attorney for ongoing services, you will receive a 25% reduction in the attorney's normal hourly fees. Workplace issues are excluded. Legal forms and templates are also available free on our website.*

Your Company's complimentary EAP program is available 24/7 and is here to help when you're facing issues that interfere with your health, well-being, and productivity at home or at work.

### PROGRAM BENEFITS INCLUDE:

- Free 30-minute legal consultation or mediation
- Emergency services available after hours and weekends
- Domestic and family law issues
- Civil/consumer issues and small claims court advice
- Bankruptcy, IRS issues, and other financial matters
- Criminal matters
- Estate planning law
- Real estate services
- Immigration and naturalization

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# Identity Theft & Fraud Resolution

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*The EAP Fraud Resolution Program is here to assist you at the first moment of a fraud-related emergency. In the event of an identity theft or a fraud-related event, you have access to a free 60-minute consultation with a fraud resolution specialist who will guide you through seven emergency response activities, and provide the proper documentation and names of agencies to contact. Articles, tips, and forms on identity theft resolution and prevention are also available free on our website.*

Your Company's complimentary EAP program is available 24/7 and is here to help when you're facing issues that interfere with your health, well-being, and productivity at home or at work.

## PROGRAM BENEFITS INCLUDE:

- Free 60-minute telephonic fraud resolution consultation
- Free ID Theft Emergency Response Kit
- Assistance in recovering your identity and credit
- Counseling and advice on ID theft prevention strategies
- Legal referral if needed (free initial 30-minute consultation)
- Additional full recovery services are available at a reduced cost

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First Choice Health®

# Your Pets are Family Too - *Embrace Them*

**EMBRACE**  
PET INSURANCE

★  
Rated Over  
9 out of 10 Stars  
on Pet Insurance  
Review

Get up to  
**90% BACK**  
on vet bills using  
any vet.

Protect your pet today to get your employer's  
**10% discount\*** on Embrace's nose-to-tail accident  
& illness coverage.

Embrace Pet Insurance provides peace of mind that you can always afford the best care for your pet when they're hurt or sick. We cover breed-specific, chronic, and congenital conditions, cancer, and all associated costs including:

- Alternative therapies & rehabilitation
- Emergency & specialist care
- Diagnostic testing
- Behavioral therapy
- Exam fees for covered conditions
- Hospitalization & surgery
- Prescriptions
- & much more

### Wellness Rewards\*\* for Routine Care



Pet insurance is for unexpected injuries and illnesses, but what about routine care costs? Wellness Rewards is Embrace's optional preventative care plan that helps you budget for your pet's everyday veterinary, grooming, and training costs. Purchase it in addition to your pet's accident and illness policy for complete coverage in sickness and in health.

Get your free quote in minutes at  
**[EmbracePetInsurance.com/partners/firstchoicehealthcorp](https://EmbracePetInsurance.com/partners/firstchoicehealthcorp)**  
for a **10% discount** on your accident and illness insurance policy.

\*All discounts and premiums are subject to your state regulations and may vary by state.

Pet health insurance is administered by Embrace Pet Insurance Agency, LLC and underwritten by one of the licensed insurers of American Modern Insurance Group, Inc., including American Modern Home Insurance Company d/b/a in CA as American Modern Insurance Company (Lic. No 2222-8), and American Southern Home Insurance Company. Coverage is subject to policy terms, conditions, limitations, exclusions, underwriting review, and approval, and may not be available for all risks or in all states. Rates and discounts vary, are determined by many factors, and are subject to change. Wellness Rewards is offered as a supplementary, non-insurance benefit administered by Embrace Pet Insurance Agency in the United States. © 2019 American Modern Insurance Group, Inc. \*\* Wellness Rewards is not available in Rhode Island