



# Legal and Financial Services

Balancing the needs of your family with your job responsibilities isn't easy. It can be particularly difficult if you have a legal or financial issue and you're not sure where to turn for help. As part of your program, legal and financial consultation services are available to you, your spouse, and, depending on your program, other members of your household.

## Professional Legal and Financial Consultations

Call your toll-free number and ask to be connected with your legal or financial consultation service. You'll have access to a nationwide network of attorneys with a minimum of five years of experience, fully licensed and are members in good standing in their local American Bar Association chapter.

Our financial consultants hold professional designations, such as Certified Public Accountants (CPAs) and Certified Financial Planners. They are available to help you address your financial issues efficiently and effectively. When you have a legal or financial concern, our goal is to help you find the information, resources and expertise that will best suit your needs.

## Legal Services

*Free Initial Consultation, Ongoing Services at Discounted Rates*

You are entitled to one free office or telephone consultation with an attorney in your area on each new legal matter that you encounter. Get information and legal help on civil or consumer issues, personal or family issues, real estate, will preparation, estate planning and more. Once you have completed your initial consultation, you are entitled to a twenty five percent discount on the attorney's normal rate for continuing legal services.

## Financial Services

*Free Initial Consultation*

Your financial services program offers unlimited free telephonic consultations with a financial counselor on issues such as budgeting, debt consolidation, buying or leasing your next car, consumer credit, retirement, saving for college, IRS matters and more. And depending on your program and issue, you may be eligible for a free initial in-person session. Visits or calls are 60 minutes in length.

## MagellanHealth.com Offers Even More Information!

Log on to MagellanHealth.com for access to a legal library, financial calculators, state specific legal and financial forms, articles and much more.

## Scheduling a Consultation

To schedule a legal or financial consultation, simply call your program's toll-free number and ask for your legal or financial consultation service. You can also log on to MagellanHealth.com, click on the Benefits menu and then either the Legal or Financial Consultation link.

*"My car is totaled and the guy who hit me doesn't have insurance. What are my options?"*

*"I have so many bills. How can I get out from under all this debt?"*

*"I really need to have a will, but I have no idea where to start."*

*"Is leasing a car a good idea for me? The payments are a lot lower."*

**DRESSER-RAND®**

Employee Assistance Program  
**1-877-704-5698**