



Legal Consultation Services

Finding appropriate legal services is easy with BHS. When you call BHS, a Care Coordinator will conduct a needs assessment to determine how we can best support your legal needs and provide you with an overview of the legal services and resources available.

What to Expect

Following your initial assessment the Care Coordinator will connect you with a legal representative that will more fully explore the legal aspects of your issue and provide an attorney referral if needed, that has availability within three to five business days, to provide a telephonic or face-to-face consultation for up to 30 minutes. Once you have completed your 30-minute consultation you will be offered a 25 percent discount off the attorney's hourly rates for ongoing services regarding the same issue. Your BHS Care Coordinator will provide on-going support and offer additional assistance, if needed, until your issue is resolved.

Note: BHS does not consult on work-related legal issues.

BHS offers a wide variety of legal resources and services, including:

- The right attorney with expertise specific to your legal matter
- Access to a national network of attorneys with exceptional experience that are matched to meet your needs
- Concierge help navigating the legal world

For more information about Legal Consultation Services, call our toll free number or visit us online.

800-327-2251 | portal.BHSONline.com



Confidentiality

BHS follows all federal and state privacy laws. When you speak with us, you can trust that your conversations and information will be kept confidential.



Program Cost

Legal Consultation Services are a free benefit provided and paid for by your employer or institution at no cost to you.





Recognize and Protect Against Identity Theft

Identity theft happens when someone uses your social security number or other personal information to open new accounts, make purchases or get a tax refund. But identity theft can have ramifications beyond financial harm: you may be denied access to crucial services, medical care and even employment. Our Identity (ID) Theft Program assists you with understanding the risks you face and best practices to protect your personal information. If the worst occurs, we work with you to help recover from incidents of identity theft.

Specially trained coaches provide guidance and explain the differences between a data breach and the nine most common types of identity theft (social security, driver's license, financial identity, criminal identity theft, insurance, medical, tax, child and synthetic identity theft). Our coaches will also guide you through the different types of scams that can result in ID theft, such as phishing and skimming scams, and how you can best protect your personal information.

Additionally, an ID Theft Resource Guide developed by our financial coaching team is available. This guide includes tips on identifying the type of identity theft, first steps you can take if you are a victim of identity theft and the many free credit monitoring options available.

A Recovery Guide is also available for those recovering from identity theft that contains step by step protection and recovery options, including immediate steps, next steps and form letters, as well as a system for monitoring the recovery progress.



Confidentiality

BHS follows all federal and state privacy laws. When you speak with us, you can trust that your conversations and information will be kept completely confidential.

**For more information about ID Theft Services,
call or text **800-327-2251**.**





Financial Consultation Services

We can all use a little help understanding and managing finances. BHS can help you manage stressful financial challenges. When you call BHS, a Care Coordinator will conduct a needs assessment and connect you to a BHS' team of highly-trained financial counselors to provide unlimited telephonic consultation and resources about your specific financial issue. If you determine you need ongoing assistance with your financial situation, BHS can then provide local referrals.

BHS offers a wide variety of financial resources and services, including:

- Debt management and consolidation
- College funding
- Retirement funding
- Credit counseling
- Budgeting

This service provides:

- Consultation with a highly-trained financial counselor
- Unlimited telephonic financial consultation for you and your household members
- Ongoing support for the same issue for up to one year



Confidentiality

BHS follows all federal and state privacy laws. When you speak with us, you can trust that your conversations and information will be kept confidential.



Program Cost

Financial Consultation Services are a free benefit provided and paid for by your employer or institution at no cost to you.

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