Legal and Financial Services

Mercy EAP contracts with third-party vendor Workplace Options to provide free legal consultation and financial coaching for employees and members of their household. **To request legal and financial services, please call Mercy EAP at 800-413-8008 and select option #2.**

Legal Assist

A nationwide network of attorneys provides consultation to employees and members of their household regarding their legal concerns. Legal consultants conduct the intake, confirm appropriateness and availability of the lawyer, and follow up to ensure satisfaction and resolution.

Callers can obtain consultation for any legal matter, except for those involving disputes or actions between an employee/dependent and their employer or for business issues. Common issues for which employees use the legal service include divorce/custody, criminal, estate planning/wills/trusts, real estate, landlord/tenant, bankruptcy, personal injury, debtor/creditor issues, adoption, and probate.

Legal Assist offers access to participating attorneys who can provide telephonic or in-person consultations to address employees' legal needs.

- **Advice**: Many employees requiring legal assistance do not want or need to retain a lawyer. Their concerns can be resolved through a free telephonic consultation. In these situations, employees are connected to a participating attorney for a consultation.

- **Local Attorney**: For those who have a need for in-person legal consultation, they are connected to a conveniently located lawyer with the appropriate expertise. These local lawyers provide a free half-hour consultation, and, in most instances, agree to discount their hourly fees by 25% if additional assistance is required.

The Process

When an employee contacts the service for assistance with a legal issue, he or she speaks with a legal consultant. During the intake process, the legal consultant gathers relevant information regarding the employee's legal concern and offers the employee the option to speak with a telephonic attorney and/or receive a consultation with a local attorney based on the legal matter and circumstances. The consultant will collect the caller's demographic information and assess the caller's need to ensure that it is within the scope of the legal services offered.

Advice

If the employee would like to speak with a telephonic attorney right away, the intake counselor will warm transfer the caller immediately to speak with a telephonic general practice attorney in the appropriate state. Our detailed matching system helps locate the attorney best suited to the employee's needs. Employees are eligible for one 30-minute no-cost telephonic consultations per separate legal issue.

The intake counselor will place the caller on hold, call the attorney, and provide a brief summary of the caller's needs, including the caller's name and phone number in case the call is dropped. The intake counselor will then bring the caller on the line, introduce the caller to the attorney, and drop off the call.

Local Attorney
The legal consultant locates an attorney who meets the employee's needs, contacts the attorney, verifies that the attorney can offer a timely consultation, and provides the employee's name to the attorney. The legal consultant then provides the employee with the attorney's contact information. It is then the employee's responsibility to contact the referred attorney. To assist in this process, a comprehensive "Next Steps" letter with detailed information about what to expect and how to proceed is also provided.

Financial Assist

With Financial Assist, employees and members of their household can access a program of comprehensive financial support services—empowering them to concentrate on responsibilities at work and home rather than on financial concerns.

Employees requesting financial services will begin by completing an intake with a financial consultant and presenting his or her issue(s). In many cases, the consultant can provide issue resolution assistance on the spot. Financial consultants are available Monday through Friday from 8:00 a.m. to 12:00 a.m. EST. Any callers requesting financial assist services outside of those hours will receive a follow-up call from a financial consultant the next business day.

If, after speaking with a financial consultant, issue resolution requires additional preparation, planning, or more specialized financial assistance, the financial consultant will offer the employee an appointment with one of our qualified financial counselors for a detailed telephonic consultation regarding his or her most pressing financial issues. Appointments with our financial counselors are available Monday through Friday from 9:00 a.m. to 10:00 p.m. EST and typically last about an hour. There is no limit to the length of the consultation or restrictions on repeated use of the service.

Where appropriate, counselors will send the client information to review or worksheets to complete prior to their scheduled session. On the day and time of the appointment, the counselor will telephone the employee to begin the session. After the appointment is finished, the counselor will e-mail and/or mail a summary of goals and steps to the caller, along with any additional, applicable, educational materials, as well as a quality survey.

Commonly financial issues addressed include:

- Bankruptcy counseling
- Budgeting (to cope with reduction in household earnings; to reduce debt; to save; household budgeting)
- Buying a home for the first time
- Major life event planning
- College fund planning
- Credit card debt (lowering rates; consolidating debt)
- Retirement planning
- Foreclosure prevention
- Identity theft prevention