



## **WELCOME!!**

### **Sapphire Resource Connection - EAP – for Your Benefit!**

As an employee of Missoula County, you have the benefit of direct access to the services of our new Employee Assistance Program (EAP), Sapphire Resource Connection, Inc; a comprehensive assistance program for you and members of your family. The new program will be available effective January 1, 2013.

Missoula County is committed to providing quality problem assistance to help you find the best approach to your personal concerns. We carefully selected this EAP to serve you independently and on a confidential, cost-free basis and to provide EAP visits, assessments or referrals.

### **How to Access Sapphire Resource Connection's Services?**

**Any Missoula County employee or immediate family member can access Sapphire Resource Connection's services any time by calling one of the area, designated Sapphire Resource Connection counselors directly or by calling SRC's toll-free Help Line: (866) 767-9511.**

### **What can Sapphire Resource Connection's EAP do for you?**

EAP can assist you in finding solutions to a wide variety of personal, family and work-related problems including:

- Marital and other relationship problems
- Stress
- Depression or grief
- Anxiety or panic disorders
- Alcohol or other drug use and abuse
- Parenting worries and concerns
- Dealing with change
- Divorce or separation
- Legal Care

**Employee Assistance Program's services are available to you as of  
January 1, 2013**

- **For counselor listings refer to Counselor Contact information listing**
- **Visit Sapphire Resource Connection's website: [www.sr-connection.com](http://www.sr-connection.com)  
User name: MC Password: MC**
- **Call (406) 523-7707 or toll-free 24-hour Help Line at (866) 767-9511**
- **Additional info: [www.co.missoula.mt.us/hr/employees/default.htm](http://www.co.missoula.mt.us/hr/employees/default.htm)**





### **Description of Benefits:**

#### **Legal Benefits:**

- **Legal** - Each member is entitled to one (1) initial **thirty-minute** office or telephone consultation per separate legal matter at no cost with a **network attorney**. In the event that you wish to retain a participating attorney after the initial consultation, you will be provided with a preferred rate reduction of **25%** from the attorney's normal hourly rate. Virtually all types of legal matters are eligible for these services.
- **Mediation** - Each member is entitled to one (1) initial **thirty-minute** office or telephone consultation per separate legal matter at no cost with a **network mediator**. In the event that the member wishes to retain a participating mediator after the initial consultation, they will be provided with a preferred rate reduction of **25%** from the mediator's normal hourly rate. Typical matters may include divorce & child custody, contractual & consumer disputes, real estate & landlord tenant, car accidents & insurance disputes, etc.
- **"Do It Yourself" Legal Forms Document Preparation** - Our simple and inexpensive online/assisted (members will have access to telephonic document preparers) process will enable consumers to complete their own legal document preparation from the comfort of their home, without incurring the cost of an attorney, or dealing with lengthy completion and delivery periods. Member's will receive a preferred discount of 10% off and the types of forms include, divorce, wills, living wills, power of attorneys, immigration and much more.

#### **Financial Services:**

- **Financial** - Each member is entitled to no cost telephonic consultation with CLC's staff model **financial counselors**. Typical matters include credit counseling, debt and budgeting assistance, tax planning, retirement and college planning questions. These services are provided by seasoned financial professionals and licensed CPA's. Telephone consultations are generally limited to **thirty minutes** per issue. Local referrals are available for more complex financial planning issues.

In the event a member wishes to retain their counselor for additional services, members may elect to continue working with their coach through MySecureAdvantage at a rate of \$39.95 per month. This service provides the member with unlimited access to their financial coach and the member may continue on a month to month basis.

- **Tax Consultation and Preparation** - Members are entitled to receive up to **30-minutes** of telephonic income tax planning related consultation per year on each separate tax issue they encounter. Preparation of all personal income tax documents are prepared by a CPA at a preferred rate reduction of 25% from the CPA's normal fee.

### **Website Services:**

- **Website** - Each member shall be provided with **unlimited access** to the CLC Premium Web Site and its services which include (but are not limited to) enhanced legal and financial forms (there are more than 5,000 and are updated regularly) more than 45 financial calculators, professionally written articles, FAQ's and much more. To access go to: **[www.clcmembers.com](http://www.clcmembers.com)** **User name: sapphire / Password: legal**

### ***Examples of the types of matters for which members may use this program include:***

- **Civil / Consumer Issues**  
This category includes issues relating to retail transactions, warranty and other consumer products matters, issues relating to governmental entitlements and benefits, advice on small claims court and other general legal matters.
- **Personal / Family Legal Services**  
These services include adoption and guardianship, custody and support matters, divorce, separation and annulment issues, name changes as well as other domestic or family law issues.
- **Financial Matters**  
In addition to the financial counseling category listed above, members are entitled to bankruptcy representation and defense of lending related legal issues by appropriately qualified attorneys.
- **Real Estate**  
Real estate services include assistance in the acquisition or sale of real property, lease and rental agreements, property boundary disputes and other matters surrounding personal real property.
- **Criminal Matters**  
These services include the defense of both misdemeanor as well as felony criminal acts of all kinds.

**IRS Matters** This service assists the member in their negotiation with the IRS, whether in an audit environment or to assist them with a lien or a balance due, in order to affect the most favorable outcome.

- **Estate Planning Law**

CLC has secured relationships with estate planning law firms that have agreed to prepare the most popular of estate planning/asset preservation vehicles at prices as low as 25% off usual fees. These services include Wills, Revocable Living Trusts, Charitable Trusts, etc.

- **Immigration and Naturalization**

This category of services includes, green cards, U.S. citizenship, work and student visas, family based immigration, deportation and removal defense, INS and immigration court appeals, asylum and many immigration issues.

- **Financial Services**

It is becoming increasingly important for individuals to plan for the future. According to the Journal of Accountancy, one of the top priorities of most Americans is to accumulate wealth for retirement years. There are many areas in which the professionals we have contracted with can help members with their Retirement Planning needs. One of the most effective ways to meet this objective is to manage cash flow and invest it properly to reach desired levels of saving. The professionals who we can refer members to will assist them in charting a path which will assist them to accumulate savings and invest the savings into a well-diversified portfolio.

***Personal Services For:***

- Retirement Planning
- College Funding
- Life Insurance Needs
- Estate Conservation
- Charitable Giving
- IRA Funding
- General Budget Assistance

***Business Services For:***

- Buy-Sell Funding
- Deferred Compensation
- Executive Bonus
- Key Person Protection
- Voluntary Payroll Deduction Programs
- Qualified Plan Funding
  - SEP      Keoghs
  - 401 (k)s      Pensions

**Matters involving disputes or actions between members and their employer, CLC or its plan sponsors, agents or their officers, directors or employees are specifically excluded from eligibility of this plan. Also excluded are matters that, in the attorney's opinion, lack merit. Court costs, filing fees and fines are the responsibility of the member.**

**To access services call: (800) 541-9701. Simply identify yourself as an Employee of Missoula County and that you would like to access your Legal/Financial Consultation service benefit.**