Taking Advantage of the Program:

Each employee and their household members are entitled to a no cost telephonic consultation with a staff financial counselor. These services are provided by seasoned financial professionals and licensed CPA's. Telephone consultations are generally limited to between thirty and sixty minutes per issue.

It's 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 financial professionals can help employees and their families with their Retirement Planning needs.

Employees and their families may encounter some kind of personal financial issue in the course of a year. Unresolved financial issues can be enormous. Employees stressed by financial concerns are distracted, and the lack of focus leads to lost productivity, additional stresses on co-workers and accidents in the workplace. A staff counselor can assist the employee in dealing with issues such as:

- College planning
- Consumer debt and budgeting assistance
- Complex tax issues
- Credit counseling
- Insurance
- Investments
- Financial aspects of retirement and estate planning
- Financial issues related to the loss of a wage earner as a result of death, divorce or retirement

IMPORTANT: You can get an interpreter at no cost to talk to your doctor or Health Insurance Company. To get an interpreter or to ask about written information in (your language), first call your insurance company's phone number at 1-800-321-2843. Someone who speaks (your language) can help you. If you need more help, call the Department of Insurance Hotline at 1-800-927-4357.

IMPORTANTE: Puede obtener la ayuda de un intérprete sin costo alguno para hablar con su médico o con su plan de salud. Para obtener la ayuda de un intérprete o preguntar sobre información escrita en español, primero llame al número de teléfono de su plan de salud al 1-800-321-2843. Alguien que habla español puede ayudarle. Si necesita ayuda adicional, llame al Centro de ayuda de HMO al 1-800-927-4357.

Taking Advantage of the Program: (cont.)

Financial Counselors assist clients in developing a financial planning strategy, but they will not make specific recommendations, for example, concerning purchase or sale of particular stocks, bonds or insurance policies. There is no limit on the number of times an employee can call and the average length of each call is approximately 22 minutes.

Website Services:

Each member shall be provided with unlimited access to the Legal and Financial Services section,which is located in the Members section of the Holman website under **See My Plan.** In this section you will find information on thousands of legal and financial topics, more than 45 financial calculators, professionally written articles, FAQ's and financial forms for our clients' use through the website. Contact The Holman Group if you have forgotten your password.

The Holman Group
Managed Behavioral Health Care Services

For Confidential Assistance, Questions or Comments, Please Call

(800) 321-2843

or Visit us Online at

www.holmangroup.com

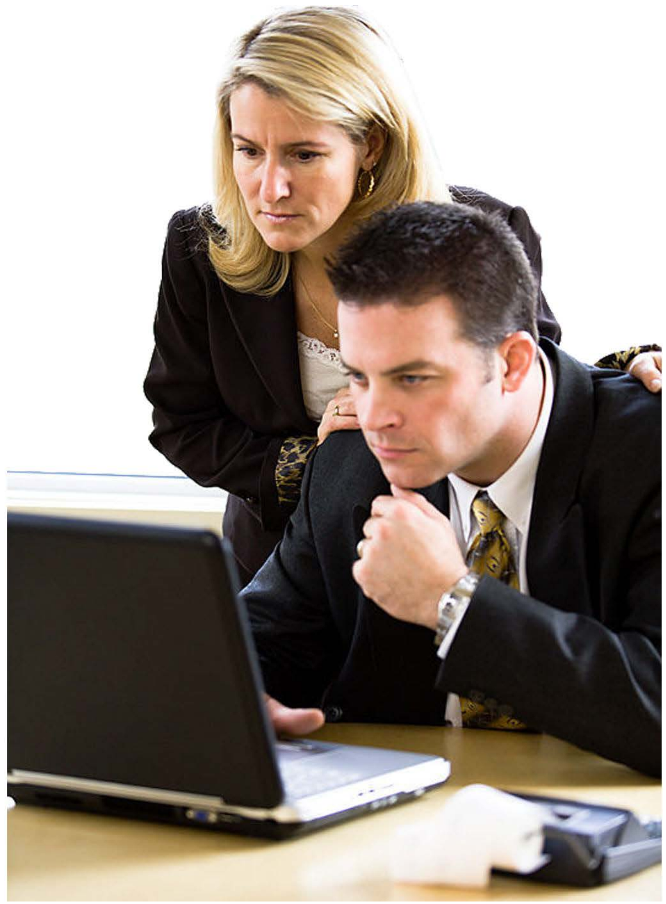
The information and referrals received by Holman's Legal & Financial Services should be verified. All final decisions on the appropriateness of information, the quality of service, or the qualifications of a service provider must be made by the individual and are not the responsibility of Holman. Please be advised that attorney fees may be applicable for services, such as appearences, wills, letters, filing of legal docs, etc. Please read all legal documents prior to hiring an attorney, as there are charges beyond the initial consult.

1/13/2015

The Holman Group
Managed Behavioral Health Care Services

Legal & Financial Services

How to Access Your Legal & Financial Program



Legal, Mediation, Financial & Document Preparation Services:

Many of the issues that cause individuals to seek EAP services have a legal component. For example, family issues such as divorce and child custody disputes can cause extreme emotional as well as legal issues for employees.

Legal Services:

Each employee and their household members are entitled to one (1) initial thirty-minute telephone or face-to-face consultation per separate legal matter at no cost with a network attorney. In the event that a participating attorney is retained, after the initial consultation, a preferred rate reduction of 25% will be given off of the attorney's normal hourly rate. Virtually all types of legal matters are eligible for these services, including, but not limited to:

- **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 Legal Services:** These services include adoption, guardianship, custody and support matters, divorce, separation, annulment issues, name changes as well as other domestic or family law issues.
- **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.
- **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.

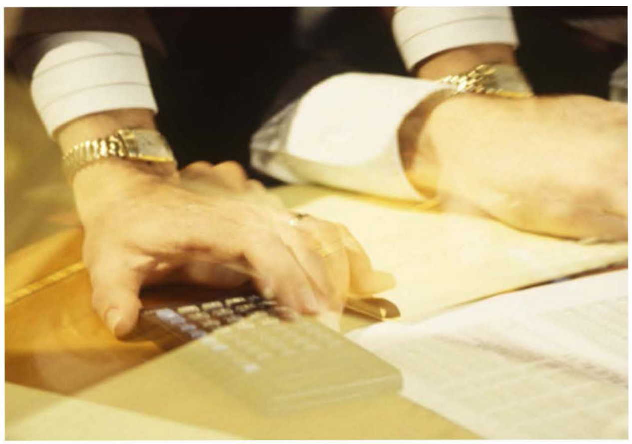
Financial Services

Each employee and their household members can receive up to a sixty-minute telephone consultation per separate financial matter with a staff financial expert at no cost. Members can schedule a telephone appointment and the appointment occurs within 2-3 business days.

- **IRS Matters:** These services are performed by former, senior level, IRS employees. These specialists possess the ability to negotiate with the IRS on the caller's behalf, 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 discounts as high as 25% off usual fees. These services include Wills, Revocable Living Trusts, Charitable Trusts, etc.
- **Bankruptcy:** In addition to financial counseling services, members are entitled to bankruptcy representation and defense of lending related legal issues by appropriately qualified attorneys.

Document Preparation and Forms:

You or your dependent also have access to 100% accurate state specific forms on our website; most popular forms include: Divorce, Immigration, Name Change, Living Trusts, Living Wills, Power of Attorney, Prenuptials and Wills. If there is an additional need following the initial consultation, the services will be offered to you at a 10% discount.



Mediation Services:

Many consumers are choosing mediation as a first-step in resolving legal issues. Mediation is a voluntary process that costs less than a third of traditional legal services and sessions can be conveniently scheduled during evenings and weekends. Mediation saves time, money, and aggravation. It gives participants greater control over the outcome of their dispute and provides a confidential forum for resolving their issues. Each employee and their household members receive a 30 minute telephonic mediation consultation and a 25% rate reduction will be given off the mediator's hourly rate.

Referrals for Mediation Services Include:

- **Civil Matters:** Including Contractual Disputes, Real Estate, Landlord / Tenant, Collections, Consumer Disputes and other Civil Matters.
- **Family Matters:** Including Divorce, Child Custody, Child Support, Parenting Agreements, Family Crisis, Elder Care Matters and many others.
- **Non-Legal Matters:** Including Non-legal disputes between neighbors and other emotionally charged issues.

Some legal issues are not covered by Holman's legal services. Examples of these exclusions are:

- Employment-related or business law matters.
- Disputes involving Holman Behavioral Health, its subsidiaries, affiliates or customers, an eligible participant's employer or any plan attorney.
- Matters that are frivolous, harassing or otherwise a violation of ethical rules.
- Also excluded are matters that, in the attorney's opinion, lack merit.
- Court costs, filing fees and fines are the responsibility of the caller.