



# Legal Services

About 70% of US employees experience legal problems each year. Ignoring these problems can make them worse, but getting help can be expensive. MHN can help – quickly and confidentially.

## *What our legal services cover*

Your EAP includes consultations with a licensed attorney or mediator from our network. You are entitled to one 30 minute office or telephone consultation per separate legal matter. If you want to retain an attorney or a mediator after your initial consultation, you'll receive 25 percent off the normal hourly rate.\*

## *How we can help you*

You can consult with an attorney or mediator about all sorts of legal issues. Examples include:

- **Civil and consumer issues** – Problems with purchases or warranties, governmental entitlements and benefits, advice on small claims court
- **Personal and family legal services** – Adoption and guardianship, custody and support matters, divorce, separation and annulment issues, name changes
- **Financial matters** – Bankruptcy representation and defense for lending-related legal issues by appropriately qualified attorneys
- **Business legal services** – Advice, consultation and representation for contracts, incorporation, partnerships and other commercial activities
- **Real estate** – Buying or selling property, lease and rental agreements, property boundary disputes
- **Criminal matters** – The defense of both misdemeanor and felony criminal acts of all kinds
- **IRS matters** – Former senior-level IRS employees can advise and negotiate with the IRS on the member's behalf, whether in an audit environment or to assist with a lien or a balance
- **Organizing personal affairs** – Advice on organizing vital documents and arranging final details for a loved one

## *Online legal tools*



Our member website includes valuable legal resources and information:

- **Estate planning tools** – Create a will, financial power of attorney, living will or record of your preferred final arrangements
- **Legal forms** – Thousands of sample legal forms to cover most of your legal situations
- **Legal library** – Hundreds of professionally written articles covering a wide range of legal topics

\* Matters involving medical malpractice or disputes or actions between members and their employer, MHN or Health Net, Inc. are specifically excluded from 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.



## Need help?

Call toll-free, 24 hours a day, seven days a week: **(800) 977-7637**  
TDD: (800) 327-0801

or visit us at: **members.mhn.com**  
company code: **cno**

Michael McClusky

*We help members get the most from their benefits.*