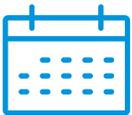


LifeReferrals 24/7 helps employees handle life



Your employees are busy managing the demands of home, health, and career every day. If life gets overwhelming, what resources are available to support employees and their families? Blue Shield's LifeReferrals 24/7 program offers confidential assistance on a range of topics to assist with life's challenges.*

With the right resources just a call away, your employees can get help managing personal issues. They'll be able to focus on the job, have less stress and be happier overall with your benefits program—and that can go a long way in helping you manage your bottom line.



Service and support, seven days a week

Members can contact an experienced professional who can help with a range of personal and professional issues. Telephone and web services are available around the clock, seven days a week, with face-to-face visits available upon approval.



Face-to-face counseling at no additional cost

Members nationwide are eligible for three in-person counseling visits in a six-month period, at no extra charge.

- Members can go to lifereferrals.com and enter access code "bsc," then click on Providers to search for a licensed therapist. Members can also call to receive a list of local providers. More than 22,000 licensed therapists are in the network.

99%

of program participants reported overall satisfaction with the services received.*

- Members will need to complete a simple appointment approval process before the first visit.
- California members with covered mental health services can contact Blue Shield's mental health service administrator to receive approval for additional support in California.
- Members outside California will be referred to the BlueCard network of the local Blue plan for mental health service providers.

*LifeReferrals 24/7 is included in fully insured large group products and is a buy-up option for self-funded groups that have behavioral health benefits with Blue Shield of California.

*Blue Shield of California 2017 LifeReferrals 24/7 member satisfaction survey report.

Work/Life services

Work/life specialists are ready to research resources and provide referrals to members based on their issue or need. These referrals and resources can be focused on the local community in which the member or a loved one resides. Members have unlimited phone consultations for work/life services. Some of the needs supported include:

- Career—Coping with job stress, burnout, situational conflicts and improving work/life balance.
- Marriage and relationships—Strengthening bonds and improving communication.
- Mental health—Managing depression, anxiety, personal crises, alcoholism and substance abuse disorders, and codependency.
- Death and dying—Grief counseling and coping with a loved one's terminal illness.

- Elder care support—Caring for aging parents and family members, including long-term and in-home care, transportation, and housing issues.
- Parenting support—Meeting parenting challenges and finding day care, tutoring, and adoption resources.
- Family relationships—Improving parent-child relationships and supporting single-parent challenges.
- Lifelong learning—Sharing information about schools, courses, and other opportunities for personal and professional growth.
- Emergency preparedness—Supporting readiness for natural disasters and unexpected events.
- Domestic relocation—Providing resources and support for members moving to a new community.

Additional peace-of-mind services for more value

Money and legal matters can be a significant drain on your employees' time and energy. LifeReferrals 24/7 offers these services, available by phone:

- Financial counseling—Telephone consultations and referrals on money matters such as retirement planning and taxes. Members are eligible for one 60-minute session with a financial professional for high-level financial and retirement planning per issue per year.
- ID theft assistance—It's estimated that identify theft can take between 100-200 hours to resolve. With LifeReferrals 24/7, members get unlimited consultations with experts to help them restore identity and credit, dispute fraudulent charges, and prevent future occurrences.
- Legal/mediation assistance—Consultations on a range of legal matters, such as will preparation, landlord/tenant issues, and alternatives to litigation.
 - Each year, members are eligible for one 60-minute consultation with an attorney per issue and one 60-minute consultation with a mediator per issue.
 - Members receive a discount of up to 35% on additional consultations with the same provider.

Digital information and education resources

In addition to telephone and face-to-face counseling, members can access a wealth of resources, including webinars and educational materials, on lifereferrals.com (using access code "bsc").

Promoting LifeReferrals 24/7

The toll-free number for LifeReferrals 24/7 is on the back of the Blue Shield member ID cards. LifeReferrals 24/7 also offers marketing campaigns which focus on a program-related topic each month. Contact your account manager about additional support for promoting LifeReferrals 24/7.

Program reporting

Quarterly reports are available for groups with 300+ members and all self-funded groups who purchase the program. Reviewing program usage can help you refine your benefits strategy so you can enhance your employees' productivity.

**For more information
on how LifeReferrals 24/7 can
enhance your benefits program,
please contact your Blue Shield
account representative.**

LifeReferrals 24/7

Experts to help you handle life

Everyone can use a hand sometimes. LifeReferrals 24/7SM offers convenient support to help you meet life's challenges. A simple phone call connects you with a team of experienced professionals ready to help you with a wide range of personal, family, and work issues.

All of these services, including referrals to community resources, are confidential and available for no copayment or extra cost.* When you call, you'll be guided to the appropriate expert, depending on your needs:

Personal issues – For matters like relationship problems, stress, and grief, you can talk by phone to trained counselors and request face-to-face sessions with licensed therapists.

- Members nationwide are eligible for three face-to-face counseling visits in each six-month period.
- You're also eligible for an unlimited number of phone consultations with LifeReferrals 24/7 specialists.

Financial, legal, and mediation questions – Request referrals for consultations with professionals about legal matters – such as wills, landlord/tenant issues, and alternatives to litigation – and financial matters such as retirement planning and tax preparation.

- You're eligible for one consultation with a financial professional for high-level financial and retirement planning per issue per year.
- Each year you're eligible for one 60-minute consultation with an attorney per issue, and one 60-minute consultation with a mediator per issue. You'll also get a discount of up to 35% on additional consultations with those same providers.

- Each year you are eligible for one 60-minute face-to-face consultation per issue for select high-level financial or retirement planning issues.

Identity theft assistance – You're eligible for unlimited consultations with a specialist who can help restore identity and credit, dispute fraudulent debts, and help prevent future identity theft occurrences.

Referrals to community resources[†] – A specialist can provide useful information and referrals to a wide range of resources including:

- Parenting resources
- Child and elder care
- Meal programs
- Transportation help
- Lifelong learning

You can call LifeReferrals 24/7 toll-free, anytime, at **(800) 985-2405**. You can also find more information online by going to **www.lifereferrals.com** and entering the access code: bsc.

* Some services may not be available to all Blue Shield members; check your plan *Evidence of Coverage* or *Certificate of Insurance*, or call the customer service number on your Blue Shield member ID card to see what your plan offers.

† Any costs associated with using the community resources are the responsibility of the member.