



Advantage Legal Assist



Toll Free: (855) 492-3631

Email: eap@deeroaks.com

Website: www.deeroakseap.com

Login/Password: doemployee

Legal Services

- Free half-hour telephonic consultation with a plan attorney qualified to handle your issue
- Free half-hour in-person consultation with a plan attorney per separate issue
- Attorneys are available immediately for telephonic consultation; in-person consultations are scheduled
- Consultation consists of analysis of the situation and advice on how to proceed. There is no document review or creation during this free consultation
- If representation is required, members receive a 25% discount off hourly attorney fees
- Covered Issues: Family Law, Criminal, Bankruptcy, Adoption, Elder Care/Wills/ Trusts/ Estate Planning, Consumer Issues
- Excluded Issues: Employment as it relates to employees and family members, one's own business, class action lawsuits, taxes
- There is no limit to the number of times you can use the service for different issues
- Coverage available in all 50 states
- Telephonic attorneys cannot self-refer, so you are assured unbiased advice
- Unlimited online access to a wealth of educational legal resources, links, tools and forms including 105 legal forms and monthly webinars

Interactive Online Will Preparation (located in the Legal & Financial Center)

- Create a legally binding simple state-specific will at no cost through a step-by-step online "interview process"
- A simple will works well for most people with typical assets such as a house, a car, savings, and investments. But there are some situations in which you may need more than a simple will and should get expert advice or, at the least, investigate your options

Accessing Online Legal Services

- Login to the Deer Oaks website using your company's login and password
- Click on the "Legal & Financial Center" on the right-hand side of the screen to access the Online Will Preparation Service and other articles and tools



Advantage Financial Assist



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Financial Services

- Free unlimited telephonic consultation with an Accredited Financial Counselor qualified to advise on a range of financial issues such as bankruptcy prevention, debt reduction and financial planning
- Counselors address issues via a toll-free information line, and follow up by mailing supporting educational materials; Excluded issues include tax Issues, counseling, advice or comparison of specific financial services or products
- Advisors are available without an appointment Monday through Friday or through pre-scheduled Saturday sessions
- All counselors are knowledgeable in a wide range of financial topics
- Advice is objective and pressure-free
- Unlimited access to a wealth of educational financial resources, links, tools, and forms (i.e. tax guides, financial calculators, etc.)

ID Recovery

- Telephonic consultation service to help you recover from, and minimize the impact of, a breach of your identity
- Provides victims a 30-minute consultation with an Identity Recovery Professional
- The professional will assess the situation, create an action plan, and provide consultation on implementing the plan
- Reduces time spent repairing compromised credit history
- Restores peace-of-mind, while helping undo the damage

Credit Karma: Free Credit Monitoring *(located in the Legal & Financial Center)*

- Free registration- no service level or payment plan required
- Receive free credit reports and notification of any changes involving your credit

Accessing Online Financial Services

- Login to the Deer Oaks website using your company's login and password
- Click on the "Legal & Financial Center" on the right-hand side of the screen to access the Credit Karma Service and other articles and tools