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## **Business Psychology Associates**

# **2013 Legal/Financial/Identity Theft Program Description**

**TOLL-FREE (800) 726-0003**

**WEBSITE: [www.bpahealth.com](http://www.bpahealth.com)**

**USERNAME: College of Southern Idaho**

**PASSWORD: 8007260003**



# 1. Legal/Financial/Identity Theft

## *Description of Benefits:*

- Each employee is entitled to one (1) initial office or telephone consultation with a **local network attorney**, or one (1) consultation with a network **advice attorney** per separate legal issue at no cost, with the initial consultation lasting **up to thirty minutes**. In the event that you wish to retain a participating **local attorney** after the initial consultation, you will be provided with a preferred rate reduction of **25%** from the attorney's normal hourly rate in most instances. Virtually all types of legal matters are covered by these services.
- Each member is entitled to a no-cost telephonic consultation with a staff model of **financial counselors**. Telephone consultations are generally limited to between **thirty and sixty minutes** per issue, and local referrals are available for more complex financial planning issues. Through the service, members are also eligible for a 90-minute meeting with a Certified Financial Planner (CFP) at a discounted rate of \$75. Typical matters addressed by the service include credit counseling, debt and budgeting assistance, retirement, and college planning questions.
- In the event of suspected identity theft, each member is provided access to the Integrated ID Recovery service, which offers a telephonic consultation with a certified consumer credit counselor. The counselor will assess the caller's situation, create an action plan, and provide education and tools to implement that plan effectively.
- Each member has access to the web site, which offers information on more than 30 legal and financial topics, and hosts over 100 legal forms for our members' use.

*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.
- **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 juvenile and adult misdemeanors and felonies (most are assault, driving under the influence, and sexual charges). Please note that most criminal cases are done by attorneys as a flat fee, so the 25% discount from the attorney's hourly fee does not apply.
- **Estate Planning**  
Includes planning for people with special needs and general estate planning. These services include assistance with wills, revocable living trusts, charitable trusts, etc.
- **Retirement Planning**  
Our financial counselors can help individuals plan for retirement by reviewing budgets, options available for savings, or behavior modification. Counselors can help an individual identify their retirement goals and make suggestions for ways to "save" money to contribute to those goals. For example, "can you eliminate certain expenses and then use that money and add to your retirement investments or funds?"
- **Financial Services**  
Includes education and guidance related to budgeting, credit card debt, financial planning for major life events, bankruptcy, and foreclosure.  
In addition to the financial counseling services, members are entitled to bankruptcy representation and defense of lending related legal issues by appropriately qualified attorneys.

**Matters involving disputes or actions between employees and their employer, 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.**