



LEGAL & FINANCIAL SERVICES DISCOUNT PROGRAMS



- Do you need a divorce attorney?
- Are your finances in order?
- Are you struggling with a landlord-tenant issue?
- Do you feel like you're choking on credit card debt?

You're not alone. AllOne Health can help. From financing a new house to developing a household budget, our certified financial professionals can assist you. Whether your legal concern is about filing for bankruptcy or creating a will, our qualified attorneys can assist you.

AllOne Health can:

- Connect you with the appropriate legal or financial professionals for a free consultation
- Identify resources related to your need
- Provide on-the-spot supportive phone counseling

Financial Services

Free Financial Consultations and Coaching

- 30 - 60 minute telephonic consultation per separate financial matter
- Seasoned financial professionals and licensed CPAs

Typical financial matters include:

- Credit counseling
- Debt and budgeting assistance
- Retirement and college planning
- Credit repair
- Debt consolidation
- 401(K) Review
- Renting vs. buying a home, reverse mortgages, mortgage refinancing
- Divorce planning
- Medicaid, Medicare, Social Security benefits
- Small business financing

Income Tax Planning

- Free 30 minute income tax planning consultation per year on each separate tax issue
- Preparation of all personal income tax documents by a CPA at a preferred rate reduction of 25% from the CPA's normal fee



Legal Services



Legal Consultation with a network attorney

- Free 30 minute office or telephone consultation per separate legal matter
- 25% discounted rate from the attorney's normal hourly rate should you wish to retain attorney after initial consultation

Mediation Services with a network mediator

- One free initial 30 minute office or telephone consultation per separate legal matter
- 25% discounted rate from the mediator's normal hourly rate should you wish to retain attorney after initial consultation



Typical legal matters include:

- Divorce, separation, and annulment
- Adoption, child custody, child support
- Retail transactions, warranty and other consumer disputes
- Real estate
- Landlord - tenant concerns
- Car accidents
- Insurance disputes
- Small claims court
- Bankruptcy
- Immigration and naturalization



Website

Enhanced legal and financial forms (more than 5,000 enhanced and regularly updated legal and financial forms, and more than 45 financial calculators, among other features)

Log onto the website:

www.clcmembers.com

Username: **hheap**

Password: **legal**

1.800.451.1834

Matters involving disputes or actions between members and their employer, CLC 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.