

Life give you more than bargained? Get help with all that jargon.

Hospital bills. Landlords. Divorce. Retirement. COVID-19. Identity theft. These and many more are surprises in life you're not always prepared for, but have to find your way through. Your no-cost benefit, the Employee Assistance Program (EAP) can help, offering you and your household members:

Financial resources and consultation for things like:

- Improve credit scores
- Reduce debt
- Manage taxes
- Plan a budget

- Save for retirement
- Pay for college
- Cope with financial stress

72% of Americans say money is a significant source of stress.

Source: American
Psychological Association

Legal resources and consultation to help with:

- Stolen identity
- Conflict with a landlord
- Large purchases
- Name changes
- Estate settlements
- Will preparation

- General disputes
- Navigating criminal law
- Bankruptcy recovery

EAP services include:

Free, 30-minute consultations

A certified financial expert or attorney will guide you through your money/legal concerns, offering advice and helping you to find solutions.

Online tools

Download and access free tools such as budget templates, financial calculators, tax preparation documents, will builder, business agreements and hundreds of other legal documents.

Emotional support

When your challenges feel like too much to handle, schedule a free counseling session with a caring professional to help you sort through it all.

Referrals

Call the EAP support line when you need referrals for things like renting, child care, student loan assistance, more affordable prescriptions, vacation planning, finding an attorney, completing a contract and more.

Reach out today to learn more.

Use your company code to log into eap.ndbh.com and select "EAP Services"

eap.ndbh.com Passcode: OMAG 800-624-5544