

We're here when you need us—
get started today!

Call our nationwide toll-free number—**1.800.451.1834**
(TTY users, please use Relay)—to speak confidentially
with a counselor who cares and is professionally trained
to assist you. We're available 24 hours a day, seven
days a week.

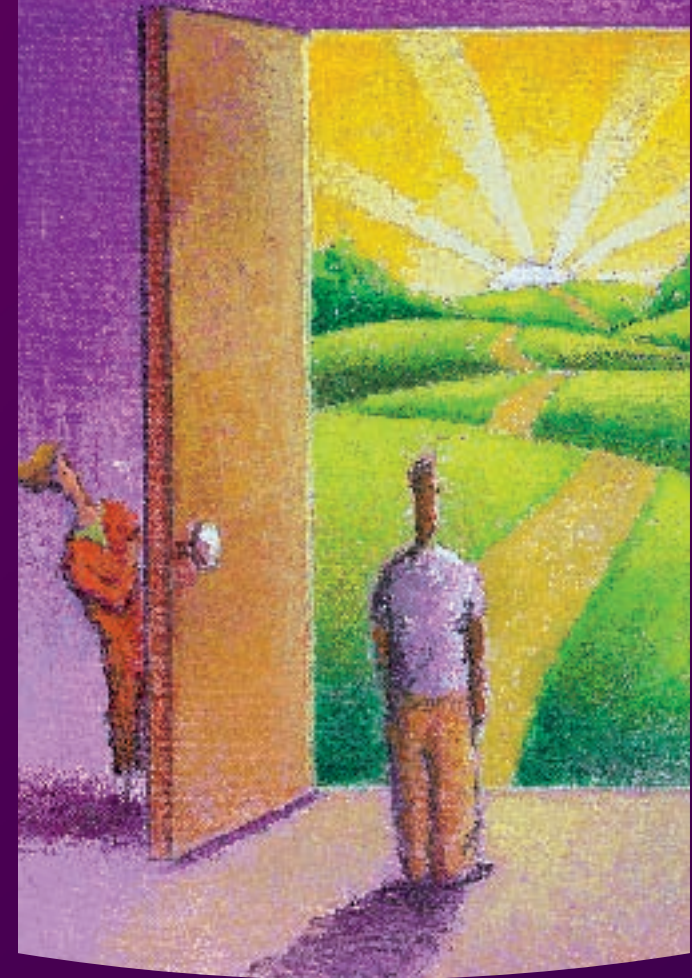


Massachusetts
MIIA
Interlocal Insurance Association

www.emiia.org



Support and
solutions
for everyday life.



Massachusetts
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Life can get pretty stressful sometimes—even overwhelming. Wouldn't it be great if you had a personal coach you could call on? Someone who could provide expert guidance, resources and support just when you need it most?



However routine or urgent your concerns may be, your Employee Assistance Program is a single, simple, and invaluable resource you can turn to. Like a trusted and caring advisor, we guide you to the solutions that make things less stressful and more manageable for you—the solutions you need to stay in charge of your life.

The helpful solutions you need

From assistance with legal matters, drug and alcohol counseling, financial consultation and concerns about stress, the Employee Assistance Program (EAP) has resources that can help you with many of life's challenges. This company benefit helps you, your household members and dependents address both your everyday needs and growing personal concerns, keeping your life on course.

No issue too big—or small

The EAP helps with the kinds of issues, large and small, that can affect your health and happiness as well as your work and family life. Whether you'd benefit from a one-time consultation or ongoing support, we're just a call away.

Professional care and support

Sometimes, a particular concern becomes too much to handle alone, and it begins affecting work, family and personal well-being. That's when some professional guidance can help. Our licensed and highly skilled counselors are ready to help with a wide range of personal concerns, including stress about work or life issues; couple or parent/child conflicts; depression or other emotional concerns; and substance abuse.

Top legal and financial services

You may on occasion need the services of a lawyer or financial services professional. For each legal issue, your EAP plan affords you one free 30-minute office or telephone consultation with an experienced attorney (excluding job-related concerns). If you want to continue to work with that attorney, you receive a 25% discount. For each financial issue, you receive a free 30-minute telephone consultation with a financial planner or certified public accountant.

Examples of legal and financial services include:

- Family law proceedings (divorce and custody)
- Insurance and auto accident claims
- Real estate and landlord/tenant issues
- Estate planning (wills and trusts)
- Retirement/college planning
- Tax advice and preparation
- Buying or selling your home
- Debt counseling

Your concerns are your business

All aspects of the program are absolutely confidential and voluntary, so no one will know you're involved—including your employer—unless you choose to tell them. Nothing is entered into your medical or employment records.

And it's free

There is no cost to employees, household members or dependents for EAP sessions and one 30-minute consultation for each legal or financial matter. If continuing professional counseling is appropriate, we will work with your counselor to identify services that are covered fully or partially by your health insurance or have flexible fee scales.