



Loyola University Maryland Employee Assistance Program

The Employee Assistance Program (EAP) provided to you by KEPRO offers a variety of resources to assist you, your household members and dependent children at no out-of-pocket expense to you. By calling one number, 1-800-765-0770, you can access KEPRO's EAP Clinicians who can review the benefits described below and assist you in utilizing the resources that can address your need.

Benefits / Services Include The Following:

1 to 6 Face-to-Face Assessment and Counseling Sessions are available per issue at an office convenient to your home or where you work. KEPRO has developed an extensive network of counselors in your community and across the country so you can easily get the help you need. Our counselors are all licensed and have experience in a broad range of personal, family and work related concerns. Among other things, the EAP can help you with:

- Work/family life issues
- Emotional issues
- Parenting issues
- Relationship concerns
- Depression
- Stress
- Alcohol/drug dependencies
- Family counseling
- Grief counseling
- Spousal/child/parent abuse

Legal Services – KEPRO provides referrals to attorneys that you can either meet with in-person or consult with over the telephone. Our referral lawyers have agreed to provide an initial half-hour consultation at no cost to you. Employees can use this service on a per issue basis for different legal concerns that come up during the year. If you decide to retain the lawyer for further services, the lawyer charges you at a special 25% reduced rate from their regular fees, because you were referred through KEPRO. ***Some common legal concerns* include:***

- Divorce
- Wills
- Child custody
- Immigration
- Estate planning
- Guardianship
- Tenant's rights
- Order for protection
- Civil disputes
- Criminal issues
- Taxes
- Litigation
- Power of attorney
- Consumer's rights
- Commercial concerns

* Exclusion: Second Opinions and Employer Related Issues

Financial Services – Clients who contact their Employee Assistance Program (EAP) with financial concerns can be connected to a financial consultant who is able to discuss these concerns and provide suggestions regarding a course of action. This telephonic consultation is provided free

of charge to the employee and can be used on a repeat basis for different financial questions and concerns. The financial consultant will review the client's past financial history, assess the current situation and problem solve with the client to develop a resolution strategy. When appropriate, the EAP can provide a local community referral for a specific concern.

Examples of areas in which the EAP can help include:

Taxes

- Failure to file
- Payment plans
- Withholding

Housing

- Utilities
- Cold weather assistance

Mortgage

- Qualifying for a mortgage
- Refinancing
- Foreclosure & default

Retirement Planning

- 401-K Plans
- IRAs & stock options
- What will I need?

Wage Garnishment/Liens

Education

- College funding

Bankruptcy

- Chapter 7 & 13
- What does it mean?

Credit Problems

- Credit card debt
- Overextended
- Negotiating with credit card companies

Budgeting & Cash Flow

- Developing a budget

Credit Restoration

- Dealing with credit bureaus

Work/Life Services - Employees will be able to access telephonic consultation for a wide variety of child/adult/eldercare/daily living services. Assistance for work/life concerns starts by completing an assessment with an EAP Consultant. Upon completion of the assessment, employees are connected to a Work/life Specialist who conducts a comprehensive work/life assessment. Once the specialist understands the client's needs, they research our databases for providers and/or services that match their criteria. Employees are provided with a list of resources and information packets.

Work/Life services include, but are not limited to:

Child Care

- Family Day Care Homes and Centers
- Emergency and Back Up Care
- Nursery and/or Preschools
- In-home Care
- Summer Camps
- Before/After School Programs
- Adoption
- College

Adult/Elder Care

- In-home care
- Home-based services
- Inpatient services
- Housing
- Transportation services.
- Other types of medical services

Daily Living Services

- Pet Services
- Home Repairs
- Cleaning Services
- Relocation Assistance
- Travel and Dining

EAPHelpLink.com - is an interactive web based life management tool that employees can use to help with a variety of life problems, search for child and eldercare resources, and access a library of legal and financial forms and articles. The self-help tools built into EAPHelpLink help individuals clarify problems and plan ways to resolve them independently. To access the service log on to www.eaphelplink.com and enter your company code "LOYOLA".

24-Hour Crisis Counseling – Employees, dependents and their household members who need an immediate response for crisis counseling or after-hours assistance can call twenty four hours a day, seven days a week to confidentially discuss your concerns.

Confidentiality – Confidentiality is essential. All discussions between you and your EAP professional are confidential. Information regarding your contact with the EAP cannot be released without your written consent, except in the following situations: by court order, imminent threat of harm to self or others, or in situations of abuse (such as child or elder abuse).

The services offered through the EAP are provided at no cost to employees with no deductibles or co-pays. However, if you are referred to additional resources for help and you elect to use those resources, the resulting fees and co-payments, if any, would be your responsibility. You will want to check your benefit plan for coverage of those services.

FOR CONFIDENTIAL ASSISTANCE CALL: 1-800-765-0770