



Legal and Financial Advice with True Value

For employees of KCTCS

Almost every major life event—birth of a child, death of a parent, marriage, divorce, moving into a new home, even a natural disaster—can involve legal and/or financial questions that an employee or family member are not prepared to answer. The Horizon Program's National Network of more than 24,000 attorneys and financial experts provides immediate help on a wide range of topics, including ID Theft, tax preparation, child custody, divorce, and other issues.

Services Include:

- Unlimited, free, 30-minute phone advice sessions on legal and financial issues.
- 25% discount when retaining attorney or using network CPA for personal income tax preparation;
- Practical answers quickly to most legal and financial problems; and
- Answers a layperson can understand on complex issues such as ID Theft, will preparation, and tax preparation.

Financial Services

- Free 30-minute, telephonic or face-to-face initial consultation with a financial counselor on: credit counseling, debt and budgeting assistance, retirement planning, and tax questions
- Local referrals
- Web access

ID Theft

- Free 60-minute consultation with a highly trained Fraud Solution Specialist™
- Specialist assists employees with restoring their identity and good credit
- Free "ID Theft Emergency Response Kit" provided
- Specialist disputes fraudulent debts due to ID theft
- Counselor follows up with the member and monitors progress

Legal Services

- Free 30-minute, telephonic or face-to-face consultation with a network legal provider—One per legal issue, per year—unlimited issues per year
- Free 30-minute telephonic or face-to-face consultation with a network mediator and 25% rate discount for subsequent hours
- Simple will preparation
- 10% discount for telephonic and online assistance with legal documents

To access the legal services website:

- web address: www.horizoncarelink.com
- Enter the Login ID: standard; and the password: eap4u.
- Click the "My Benefits" tab at the top of the screen.
- Click "EAP Benefits" from the tool bar on the left.
- Under the heading "Legal and Financial Services", click "here".
- Click the "HBS Auto Login" button.

