

Employee Assistance Program

We provide an Employee Assistance Program to all eligible employees. You and the members of your household are entitled to 3 consultations with a licensed clinician per issue, per individual, per calendar year. You choose between in-person sessions with a provider from LifeWorks' extensive network or convenient and easy telephonic consultations with a licensed LifeWorks clinician. Call 888-319-7819 anytime to speak with a clinician, request a referral or schedule an appointment.

The EAP can help with a wide range of issues, including:

- ◆ **Legal Services:** Consultations for issues relating to civil, consumer, personal and family law, financial matters, business law, real estate, estate planning and more (excluding disputes or actions between you MetLife /LifeWorks/your employer).
- ◆ **Financial Services:** Budgeting, credit and financial guidance (investment advice, loans and bill payments not included), retirement planning and assistance with tax issues.
- ◆ **Childcare and Eldercare Assistance:** Consultation plus referrals to childcare and eldercare providers.
- ◆ **Identity Theft Recovery Services:** Information on ID theft prevention, plus an ID theft emergency response kit and help from a fraud resolution specialist if you are victimized.
- ◆ **Daily Living Services:** Referrals to consultants and business that can help with event planning, transportation services, pet services and more (does not cover the cost nor guarantee delivery of vendors' services).



For access over the phone, call toll-free 888-319-7819 or visit the website at metliffeap.lifeworks.com
username - **metliffeap** / password - **eap**

Section 125

Any contributions you make for you and your IRS dependents' medical, dental and vision plan coverage is automatically deducted from your paycheck on a pretax basis per IRS guidelines under Section 125. This decreases your taxable earnings and can increase your take-home pay.

Your elections remain in effect and can not be changed for 12 months or the remainder of the group plan year, whichever occurs first, unless you have a qualifying life event as defined by the IRS. Qualifying life events are listed on page 2 of the Employee Benefits Guide.

Imputed Income

Because the IRS does not recognize domestic partners or their children (unless they qualify as dependents under Section 152) for tax filing purposes, we are required to "impute" the value of these benefits and report that value as taxable income to the employee. The applicable amount will be added back into your paycheck as taxable income and you will pay taxes on that amount.