

Legal or Financial Concerns?

How VITAL WorkLife Can Help



Legal Services

If your life, or the life of a family member has been impacted by a legal issue, you may need the expert counsel of an attorney. Your VITAL WorkLife Well Being Resources makes it easy to get the legal answers you need:

- **Legal Advice:** Free advice over the phone, generally within one business day. Most people do not want or need to retain an attorney; get the advice you need now
- **Local Referral:** In-person referrals available to those who likely need to retain an attorney. Get started with a free half-hour consultation with a local lawyer. In most instances, a 25% discount off hourly fees applies if additional assistance is needed

Call and ask to speak to one of our legal consultants whenever you have questions about:

- **Family Issues:** Divorce, separation, child custody, adoption, juvenile issues, guardianship.
- **Property & Contracts:** Contractor issues, lease agreements, buying or selling a home, foreclosure
- **Criminal Offenses:** Traffic tickets, Driving Under the Influence (DUI), domestic violence
- **Financial Issues:** Estate planning, probate, tax audits, insurance, bankruptcy, debt collections
- **Personal Injury:** Social Security/disability and personal injury lawsuits

Financial Consulting Services

Unlimited, free and confidential phone consultations with one of our financial counselors can help you find answers to financial questions. There are many options to consider regarding how to best address financial questions and concerns or manage your debt. Areas where we can help include:

- **Budgeting:** Assess your financial health with a consultation and materials for your personal or family budget. Determining your monthly net income, expenses and coming up with a budget is usually the best place to start. Stay on top of your financial well being with credit monitoring and other tools
- **Financial Planning:** Whether you have questions related to your retirement, estate planning, asset protection, investments or you want to start saving for a child's college expenses, our Accredited Financial Planners are here to help
- **Credit and Debt:** Ask for advice on everything from repaying your medical student loans and consolidating debt to how much mortgage you can afford while meeting your savings and investment goals
- **Bankruptcy and Foreclosure:** Receive advice and financial counseling on bankruptcy issues and foreclosure prevention
- **Identity Theft:** A comprehensive identity theft packet is available on request. This include information on preventing identity theft as well as the excellent 68-page brochure from the Federal Trade Commission, *Taking Charge: What to Do If Your Identity Is Stolen*

Online Legal & Financial Resources – Free, Unlimited Access

Your Well Being Resources also includes unlimited access to a wealth of financial and legal resources on your member website. You'll find tip sheets, calculators, handbooks, online seminars, worksheets and checklists, legal forms and other information. You can also find a free download of the most current Quicken's Willmaker & Trust that provides a customized estate plan, including a will, revocable living trust (individual and shared), health care directive, durable power of attorney for finances and 20+ other essential documents.

To access your member website: see password info shared in the mailing to your home, an email from Kootenai Health, on the [Kloud Medical Staff Services page](#) and provided in physician's lounges.



Step 1.

Go to VITALWorkLife.com and click Member Login.



Step 2.

Enter your Username and Password into the text fields.



Step 3.

Click the "Legal and Financial Benefits" tab at the top of the page.

Access your Legal and Financial Resources today.

Visit us online at VITALWorkLife.com or contact us at **877.731.3949**