

Ferris State University - "The Organization"

Summary Plan Description for EAP Services

ENCOMPASS, LLC EAP & WorkLife Benefits - "The Plan"

The Plan provisions described are effective as of May 16, 2014.

As described, the Plan is a confidential and voluntary assessment, counseling, and referral service that is designed to help you and your dependents resolve issues that interfere with your ability to focus on your work or to enjoy your quality of life.

The Organization provides coverage for you and your eligible dependents under the Plan. FSU sponsors the Plan; the service representative is ENCOMPASS, LLC.

Generally, you and your eligible dependents each may receive from one to five sessions with an ENCOMPASS, LLC professional counselor per problem, per calendar year. These sessions are for brief therapy or the assessment of primary problems and referral for appropriate treatment by licensed professionals. These one to five sessions with a ENCOMPASS, LLC professional counselor are provided at no cost to you.

ENCOMPASS, LLC provides other services that are part of the Organization Employee Assistance Program. These services include Financial/Legal resources and referral, critical incident debriefing sessions for work groups; management consultation; and training courses provided by ENCOMPASS, LLC professional staff.

General Plan Provisions

The Plan includes voluntary assessment, counseling, and referral benefits for eligible employees of the Organization and their dependents. Benefits provided under the Plan are limited to the benefits specified by the Plan. The Plan Administrator and service representative from ENCOMPASS, LLC administer the Plan strictly in accordance with its provisions. The Organization authorizes ENCOMPASS, LLC to administer the Plan and interpret its terms.

Eligibility and Enrollment

You and your eligible dependents are enrolled in the Plan automatically if you are an eligible employee.

Eligible Employees

You are eligible for coverage under the Plan as described if you are an active employee of the Organization and you are based in the United States.

You are not eligible for coverage under the Plan if you

- Do not meet the eligibility requirements under the Plan.
- Work in a capacity that, at the sole discretion of the Plan Administrator, is considered contract labor or independent contracting.

Eligible Dependents

Your eligible dependents may be covered under the Plan if you are covered as an employee. Under the Plan, the definition of eligible dependents includes your legal spouse and children who are under age 25, unmarried, and dependent on you for principal support (including children who are attending school). These criteria apply to natural children, adopted children, children legally placed with you for adoption, stepchildren, and children who are related to you either directly or through marriage.

The definition of an eligible dependent also includes children for whom you have legal custody or guardianship or a pending application for legal custody or guardianship if they are under age 25, unmarried, dependent on you for principal support (including children who are attending school), and living with you.

A disabled child of any age may be eligible if he or she is incapable of self-support as a result of any mental or physical condition. The child must be unmarried.

In accordance with Federal law, the Organization also provides coverage to certain children (called alternate recipients) if directed to do so by a qualified medical child support order (QMCSO) issued by a court or state agency of competent jurisdiction.

How to Participate

Although you are enrolled in the Plan automatically, you may choose whether or not to use services under the Plan.

Effective Date of Coverage

Employees

If you are a newly hired employee, your coverage will become effective on the first day of active employment.

Dependents

If you are a newly eligible employee, coverage for your current eligible dependents generally will become effective on the same date your coverage begins.

A new dependent is covered on the date of marriage, date of birth, date the child is legally placed with you for adoption, or date you assume financial responsibility.

Contributions for Coverage

The Organization pays the full cost of coverage under this Plan.

Benefits

The Plan is a confidential and voluntary assessment, counseling, and referral service that is designed to help you and your family resolve issues that are not typically covered through the medical plan and interfere with your ability to focus at work or to enjoy the quality of your life. Plan counselors may provide brief counseling to help define the nature of the problem, develop an action plan, and if indicated, refer you to an appropriate provider to help resolve the problem.

Generally, you and your eligible dependents each may receive from one to five visits with an ENCOMPASS, LLC professional counselor per problem, per calendar year, at no cost to you. For more information about Plan services, see "Covered Services," on this page.

How to Receive Benefits

To contact the Plan, call ENCOMPASS, LLC. You can call ENCOMPASS, LLC 24 hours a day, seven days a week. When you call, a Plan representative will connect you immediately to an ENCOMPASS professional counselor. Following that conversation for assessment purposes, the ENCOMPASS professional will then connect you to the most appropriate resource. (In the case of an emergency, counselors will be available immediately.) The counselor will spend from one to five sessions working with you to address your problem. If you require additional counseling, self-help resources, or specialized counseling, the counselor will provide you with referrals for the follow-up assistance you need.

If at any time during professional consultation the counselor determines that your issue cannot be resolved within five sessions, the counselor will refer you to another provider whose services will not be covered under this Plan. Those services might be covered by your medical plan, if applicable, but they are not a part of this Plan. You decide whether or not to use the other provider's services.

Covered Services

Generally, the Plan will provide from one to five counseling sessions per issue, per calendar year for brief therapy or the assessment of primary problems and referral for appropriate treatment of such issues as:

- Depression
- Anxiety
- Grief.
- Trauma
- Family problems
- Marital problems
- Substance abuse

Plan Counselors All Plan counselors are experienced professionals who

- Hold a master's degree in behavioral sciences, counseling, social work, or a related field.
- Are established in their geographical area and practice for at least three years
- Understand the 12-step recovery process.
- Have knowledge of mental health issues.
- Are trained in assessment, referrals, and short-term therapy in conjunction with the ENCOMPASS, LLC philosophy of customer service.

Additionally, FSU has website benefits available to assist faculty and staff to access one 30 minute complimentary financial consultation and one 30 minute complimentary legal consultation. To access financial or legal information, FSU faculty and staff need to use the ENCOMPASS website and enter their unique password.

The On-Line NETWORK

ENCOMPASS provides its users with one of the largest and most complete national and international networks of fully credentialed providers in the industry. The on-line network has preferred providers (attorneys, former senior level IRS agents and auditors, CPA's and other financial professionals) are under contract to provide the covered services in accordance with the rates and procedures governing our programs.

Providers must have a MINIMUM of five years experience, and are required to meet the following criteria: primary source verification of licensure, educational background, professional liability insurance, and good standing with the local licensing authorities. In addition, our on-line network establishes background and reference checks and verifies credentialing every year. Once an individual has been matched with a provider, our network completes case management, including regular telephone interviews with the member to assure superior levels of satisfaction. The network continues to expand at an average rate of 100 new firms per month in order to assure all of our members with the most immediate and convenient access to qualified legal and financial professionals.

FINANCIAL/LEGAL SERVICES: THE NEED

With the increasing complexity surrounding marriage, custody and child support issues, as well as elder care, financial, credit, and tax related issues, an astounding 90% of the population has a need for legal or financial services. Yet, when confronted with a legal or financial issue, most people do not know where to turn to obtain professional guidance, nor do they have control over the cost. Consider the following:

- 70% of the population does not seek legal counsel due to the fear of cost. (Federal Trade Commission).
- The American Bar Association states that during a 12-month period, more than half the employees in a typical workforce will experience a legal or financial issue involving "life events" such as marriage, birth, illness, renting an apartment, buying or refinancing a home, using credit cards or purchasing a car.
- Almost one half the employees who take time off from work, do so to deal with problems that are legal or legal-related (Lost Work Time Study, LSK Associates).
- The average person is three times more likely to find themselves in a court of law than in a hospital (Examining the Work of State Courts, 1996).
- The most common legal needs reported dealt with matters such as financial and consumer issues (problems with creditors and inability to obtain credit), housing and property matters (disagreements with landlords and real estate transactions) and family and domestic matters (marital dissolution and child support) (Institute for Survey Research at Temple University).
- The divorce rate in this country exceeds fifty percent.
- In 1980, just over 12 million Americans filed a lawsuit, while in 1998, more than 100 million lawsuits were filed.

THE RESULT

American families are facing ongoing legal and financial challenges of staggering proportions. People have a need that is greater than ever for ENCOMPASS' Financial/Legal Resources.

Furthermore, The National Resource Center for Consumers of Legal Services states, "legal benefits will continue to enjoy steady growth". Hewitt Associates predicts that 29% of employers will offer financial planning services next year, compared to 9% in 1997. 21% of employers will offer legal service benefits next year, compared to 7% in 1997.

THE SOLUTION

ENCOMPASS, through a warm-transfer process, will assist with many legal and financial needs each year. Our web based options continue to develop legal and financial programs to address the needs of employees and their families.

The following chart lists the legal issues requested most often by users:

Family/ Domestic Law

Contested Divorce
Contested Child Support
Contested Spousal Support
Domestic Violence
Custody Issues

General-Civil

Real Estate Matters
Bankruptcy
Landlord/Tenant Issues
Collection
Contractual Disputes

Elder Law & Estate Planning

Wills (Preparation & Review)
Trusts
Probate
Social Security
Medicare

Motor Vehicle

Traffic Tickets
Driver's License Matters
Collection (personal injury)

Criminal

Criminal Charges
Juvenile Matters
DUI

Parents

Probate
Social Security
Medicare

Employer/Employee Related Issues

Not Covered

FINANCIAL RESOURCES

Financial assistance is available on several different levels in our benefit package. Services include individual consultations covering budgeting, credit matters, estate planning, retirement planning, college funding, as well as various investment subjects and tax issues.

FINANCIAL- CONSULTATIONS

The financial component provides access to counselors with a broad range of experience in financial services, including licensed CPAs and Certified Financial Planners. The financial service is available to allow members an opportunity to determine the most appropriate way to handle their financial questions by talking with an individual familiar with complex financial matters.

Anytime an employee would benefit from experienced financial insight, or would like a second opinion to feel confident about a particular financial strategy, they should consider contacting ENCOMPASS for a financial referral. The following is a sample list of the financial issues most requested by our members:

Annuities

Auto Loans:

How to Shop for an Auto Loan

How To Negotiate a Late Payment

How to Delay Repossession

Buying vs. Leasing

Mutual Fund Investing

Renting:

How to Negotiate a Late Payment

Resources if Facing Eviction

Corporate Bonds

Retirement:

Budgeting Techniques for Lowering Expenses

Retirement Planning

CD's

401K Investing Strategies

College Funding

IRA Investment

Strategies

Credit After Bankruptcy

Reverse Mortgages

Credit Cards With Lower Interest Rates

Saving for Financial

Emergencies

Credit Repair Scams

U.S. Savings Bonds

Credit Reports:

Securities Fraud

How To Order

Small Business:

Correcting a Credit Report

Financing Options

Debt Counseling

Writing a Business Plan

Divorce Planning

Social Security Benefits

Insurance Buying Strategies

Student Loans:

Internet Stock Trading

Loan Consolidation

IRA Rollovers

Default Strategies

Medicaid

Payment Options

Medicare

Tax and IRS Matters:

Money Market Accounts

Collection

Mortgages:

Audits

How to Negotiate a Late Payment

Preparation of Tax Forms

How to Avoid a Foreclosure

How to Get an Equity Loan

How to Shop for a Mortgage

FINANCIAL-EDUCATION

ENCOMPASS may also make the arrangements to deliver to the employer, on-site financial education classes on a discounted fee arrangement. There are in excess of twenty-five (25) classes from beginning to advanced knowledge levels, in two and four hour formats. A sampling of classes is listed below:

INVESTMENTS:

- Understanding Investments and Implementing Strategies
- How to Evaluate Investments in Stocks, Bonds, and Mutual Funds
- Stocks and Bonds, the Basics
- Selecting Mutual Funds for Your Portfolio
- Investing for the Clueless
- How to Invest \$25 a Paycheck
- Wealth Building Strategies
- Asset Allocation

STOCK OPTIONS:

- Understanding Stock Options and the Stock Purchase Plan (level 1)
- Tax Implications of the Stock Purchase Plan (level 2)

TAXES:

- Tax Planning for the Current Year
- Tax Strategies

RETIREMENT:

- Smart Strategies for Your 401 (K)
- Retirement Planning for All Ages
- Managing Your Investments in Retirement

FINANCIAL PLANNING FOR YOUR HOME, ESTATE, AND CHILDREN:

- How to Achieve Your Financial Goals
- How to Choose Financial Professionals
- Organizing and Maintaining Your Finances
- Charitable Giving
- Long Term Care
- Developing Smart Credit Habits
- Buying and Selling a Home
- Estate Planning: Understanding the Basics
- College Funding: Investment Strategies and Financial Resources

Customized programs can also be arranged.

ONLINE RESOURCES

Instant access to online information is available through the "Members Only" section of the ENCOMPASS website. The "Members Only" section includes information on over 1000 legal and financial topics, along with access to thousands of legal and financial forms. Resources include:

LEGAL LIBRARY

The legal library contains hundreds of articles on a wide variety of topics, written by legal professionals. A large number of these subjects are available in Real Audio.

FINANCIAL LIBRARY

The financial library contains hundreds of professionally written articles on numerous financial topics. Many of these subjects are also available on Real Audio.

Here is a partial list of the Legal and Financial Library topics:

Bail Bond Guide	Immigration & Naturalization
Bankruptcy Guide	Medical Malpractice
Credit Counseling Guide	Mortgage Guide
• Fair Credit Reporting Act	•Closing
• Correcting Mistakes	•Type of Mortgage
Criminal Law Guide	Personal Injury Guide
Elder Law	•What happens in a lawsuit
Family Law	Real Estate Law
• What is divorce mediation	•Discrimination
• Visitation Rights	•Home Seller & Home Buyer
Laws	
Financial Guide	Social Security
• Investments	Tax Law
• Retirement Planning	

FINANCIAL TOOLS

Leaders in the legal and financial community have collaborated in order to provide the highest quality tools and calculators on line. There are over forty-five financial calculators available, including a savings goal calculator, retirement planning calculator, and home or car affordability calculator.

LEGAL FORMS

There are thousands of sample legal forms to cover most legal situations. Members may choose from a list of our most popular topics or search for the specific form(s) they need.

Here are some examples of legal forms currently available:

Affidavit	Motions
Amendment	Partnership
Bankruptcy	Power of Attorney
Business	Property
Child Support	Real Estate
Corporation	Rent
Custody	Trust
Divorce	Wills
Lease	Witness

QUALITY ASSURANCE

In order to provide our members the highest quality of professional service, ENCOMPASS maintains a stringent Quality Assurance Program, whereby member referrals are actively monitored by the professional customer service staff. As standard procedure, a follow-up phone call is made to each member shortly after a provider referral is given to verify if and when a consultation has occurred, and if the member was satisfied with the consultation.

QUALITY ASSURANCE AND OUR PROVIDERS

Our providers are expected to adhere to the highest standards of conduct and professional service. These high standards are facilitated through the following means:

- Stringent credential review
- Provider profiling system
- Standard legal guidelines must be met (reviewed annually), including:
 - If an attorney, then the attorney must be a member of the local bar association.
 - Minimum of five years in practice
 - Must provide a copy of license
 - Must provide verification of malpractice insurance

coverage

- Case management procedures:
 - Periodic phone calls for case follow-up and monitoring
 - Management staff reviews cases to ensure that cases are

referred to

- appropriate attorney(s)
- Current Delivery of Services Agreement on file with renewal annually
- Quarterly Newsletter providing current review of legal issues and matters pertinent to the service and membership
- Monthly Summary of Referral Activity
- Provider network tracking

HOW TO USE THE PLAN

When in need of an attorney or financial provider, staff or family members simply call, or are transferred through our toll-free number and walked through a simple intake process. After presenting the financial/legal customer service representative (CSR) with the type of legal or financial matter they have, an appropriate referral is made. Also at this time, the CSR gathers the information necessary to track the member's case from start to finish in order to assure complete customer satisfaction.

Each member is entitled to one free office or telephone consultation per separate legal or financial matter. If the member decides to retain the attorney or financial consultant, they will be provided with a preferred rate reduction of 25% the normal fees.

www.encompass.us.com