

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Plan Outline

Carrier/Administrator:	Sand Creek Group, LTD Local Phone: (651) 430-3383 Out-of-Area Phone: (888) 243-5744 Website: www.sandcreekeap.com
Employee Eligibility:	All Waconia School District #110 employees and their household members are eligible
Dependent Eligibility:	Dependent to age 26
Waiting Period for Enrollment: <i>(Time employee must wait before being eligible to enroll)</i>	Date of hire
Initial Enrollment Period: <i>(Time frame after the waiting period during which employee must enroll)</i>	30 days
Coverage Termination Date upon loss of eligibility:	Date of termination
Premium Costs:	Premiums are 100% employer paid
Summary of services available to you:	

The Employee Assistance Program is a help line available to serve employees who need counseling or referral for a variety of life challenges including, but not limited to:

- Relationship issues
- Stress or burnout
- Financial and legal concerns
- Marriage or family problems
- Alcohol or chemical dependency
- Work-related problems
- Parent-child difficulties
- Emotional problems

You will receive a free initial assessment, problem solving sessions and referral services. The initial assessment includes three free counseling sessions. If there is a need for long-term counseling or treatment, the counselor will help the employee explore various insurance and/or payment options that are available.

This summary is only an outline of general information. It is not a contract for coverage. Please refer to your summary plan description or certificate for detailed information.

Glossary of Health Coverage and Medical Terms

- This glossary has many commonly used terms, but isn't a full list. These glossary terms and definitions are intended to be educational and may be different from the terms and definitions in your plan. Some of these terms also might not have exactly the same meaning when used in your policy or plan, and in any such case, the policy or plan governs. (See your Summary of Benefits and Coverage for information on how to get a copy of your policy or plan document.)
- **Bold blue** text indicates a term defined in this Glossary.
- See page 4 for an example showing how **deductibles**, **co-insurance** and **out-of-pocket limits** work together in a real life situation.

Allowed Amount

Maximum amount on which payment is based for covered health care services. This may be called "eligible expense," "payment allowance" or "negotiated rate." If your **provider** charges more than the allowed amount, you may have to pay the difference. (See **Balance Billing**.)

Appeal

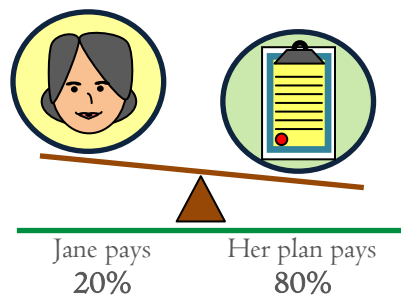
A request for your health insurer or **plan** to review a decision or a **grievance** again.

Balance Billing

When a **provider** bills you for the difference between the provider's charge and the **allowed amount**. For example, if the provider's charge is \$100 and the allowed amount is \$70, the provider may bill you for the remaining \$30. A **preferred provider** may **not** balance bill you for covered services.

Co-insurance

Your share of the costs of a covered health care service, calculated as a percent (for example, 20%) of the **allowed amount** for the service. You pay co-insurance **plus** any **deductibles** you owe. For example, if the **health insurance** or **plan's** allowed amount for an office visit is \$100 and you've met your deductible, your co-insurance payment of 20% would be \$20. The health insurance or plan pays the rest of the allowed amount.



(See page 4 for a detailed example.)

Complications of Pregnancy

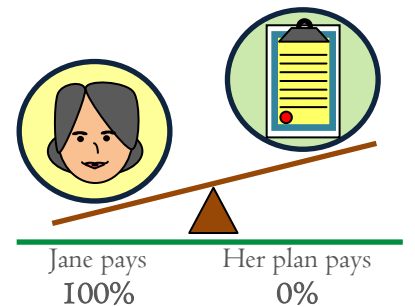
Conditions due to pregnancy, labor and delivery that require medical care to prevent serious harm to the health of the mother or the fetus. Morning sickness and a non-emergency caesarean section aren't complications of pregnancy.

Co-payment

A fixed amount (for example, \$15) you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of covered health care service.

Deductible

The amount you owe for health care services your **health insurance** or **plan** covers before your health insurance or plan begins to pay. For example, if your deductible is \$1000, your plan won't pay anything until you've met your \$1000 deductible for covered health care services subject to the deductible. The deductible may not apply to all services.



(See page 4 for a detailed example.)

Durable Medical Equipment (DME)

Equipment and supplies ordered by a health care **provider** for everyday or extended use. Coverage for DME may include: oxygen equipment, wheelchairs, crutches or blood testing strips for diabetics.

Emergency Medical Condition

An illness, injury, symptom or condition so serious that a reasonable person would seek care right away to avoid severe harm.

Emergency Medical Transportation

Ambulance services for an **emergency medical condition**.

Emergency Room Care

Emergency services you get in an emergency room.

Emergency Services

Evaluation of an **emergency medical condition** and treatment to keep the condition from getting worse.

Excluded Services

Health care services that your **health insurance** or **plan** doesn't pay for or cover.

Grievance

A complaint that you communicate to your health insurer or **plan**.

Habilitation Services

Health care services that help a person keep, learn or improve skills and functioning for daily living. Examples include therapy for a child who isn't walking or talking at the expected age. These services may include physical and occupational therapy, speech-language pathology and other services for people with disabilities in a variety of inpatient and/or outpatient settings.

Health Insurance

A contract that requires your health insurer to pay some or all of your health care costs in exchange for a **premium**.

Home Health Care

Health care services a person receives at home.

Hospice Services

Services to provide comfort and support for persons in the last stages of a terminal illness and their families.

Hospitalization

Care in a hospital that requires admission as an inpatient and usually requires an overnight stay. An overnight stay for observation could be outpatient care.

Hospital Outpatient Care

Care in a hospital that usually doesn't require an overnight stay.

In-network Co-insurance

The percent (for example, 20%) you pay of the **allowed amount** for covered health care services to **providers** who contract with your **health insurance** or **plan**. In-network co-insurance usually costs you less than **out-of-network co-insurance**.

In-network Co-payment

A fixed amount (for example, \$15) you pay for covered health care services to **providers** who contract with your **health insurance** or **plan**. In-network co-payments usually are less than **out-of-network co-payments**.

Medically Necessary

Health care services or supplies needed to prevent, diagnose or treat an illness, injury, condition, disease or its symptoms and that meet accepted standards of medicine.

Network

The facilities, **providers** and suppliers your health insurer or **plan** has contracted with to provide health care services.

Non-Preferred Provider

A **provider** who doesn't have a contract with your health insurer or **plan** to provide services to you. You'll pay more to see a non-preferred provider. Check your policy to see if you can go to all providers who have contracted with your **health insurance** or plan, or if your health insurance or plan has a "tiered" **network** and you must pay extra to see some providers.

Out-of-network Co-insurance

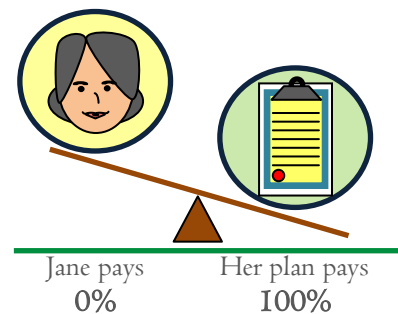
The percent (for example, 40%) you pay of the **allowed amount** for covered health care services to providers who do **not** contract with your **health insurance** or **plan**. Out-of-network co-insurance usually costs you more than **in-network co-insurance**.

Out-of-network Co-payment

A fixed amount (for example, \$30) you pay for covered health care services from providers who do **not** contract with your **health insurance** or **plan**. Out-of-network co-payments usually are more than **in-network co-payments**.

Out-of-Pocket Limit

The most you pay during a policy period (usually a year) before your **health insurance** or **plan** begins to pay 100% of the **allowed amount**. This limit never includes your **premium**, **balance-billed** charges or health care your health insurance or plan doesn't cover. Some health insurance or plans don't count all of your **co-payments**, **deductibles**, **co-insurance** payments, out-of-network payments or other expenses toward this limit.



(See page 4 for a detailed example.)

Physician Services

Health care services a licensed medical physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine) provides or coordinates.

Plan

A benefit your employer, union or other group sponsor provides to you to pay for your health care services.

Preauthorization

A decision by your health insurer or **plan** that a health care service, treatment plan, **prescription drug** or **durable medical equipment** is **medically necessary**. Sometimes called prior authorization, prior approval or precertification. Your **health insurance** or plan may require preauthorization for certain services before you receive them, except in an emergency. Preauthorization isn't a promise your health insurance or plan will cover the cost.

Preferred Provider

A **provider** who has a contract with your health insurer or **plan** to provide services to you at a discount. Check your policy to see if you can see all preferred providers or if your **health insurance** or plan has a "tiered" **network** and you must pay extra to see some providers. Your health insurance or plan may have preferred providers who are also "participating" providers. Participating providers also contract with your health insurer or plan, but the discount may not be as great, and you may have to pay more.

Premium

The amount that must be paid for your **health insurance** or **plan**. You and/or your employer usually pay it monthly, quarterly or yearly.

Prescription Drug Coverage

Health insurance or **plan** that helps pay for **prescription drugs** and medications.

Prescription Drugs

Drugs and medications that by law require a prescription.

Primary Care Physician

A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine) who directly provides or coordinates a range of health care services for a patient.

Primary Care Provider

A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine), nurse practitioner, clinical nurse specialist or physician assistant, as allowed under state law, who provides, coordinates or helps a patient access a range of health care services.

Provider

A physician (M.D. – Medical Doctor or D.O. – Doctor of Osteopathic Medicine), health care professional or health care facility licensed, certified or accredited as required by state law.

Reconstructive Surgery

Surgery and follow-up treatment needed to correct or improve a part of the body because of birth defects, accidents, injuries or medical conditions.

Rehabilitation Services

Health care services that help a person keep, get back or improve skills and functioning for daily living that have been lost or impaired because a person was sick, hurt or disabled. These services may include physical and occupational therapy, speech-language pathology and psychiatric rehabilitation services in a variety of inpatient and/or outpatient settings.

Skilled Nursing Care

Services from licensed nurses in your own home or in a nursing home. Skilled care services are from technicians and therapists in your own home or in a nursing home.

Specialist

A physician specialist focuses on a specific area of medicine or a group of patients to diagnose, manage, prevent or treat certain types of symptoms and conditions. A non-physician specialist is a **provider** who has more training in a specific area of health care.

UCR (Usual, Customary and Reasonable)

The amount paid for a medical service in a geographic area based on what **providers** in the area usually charge for the same or similar medical service. The UCR amount sometimes is used to determine the **allowed amount**.

Urgent Care

Care for an illness, injury or condition serious enough that a reasonable person would seek care right away, but not so severe as to require **emergency room care**.

How You and Your Insurer Share Costs - Example

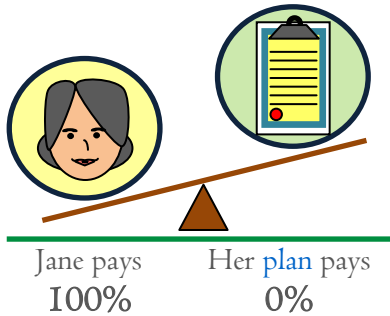
Jane's Plan Deductible: \$1,500

Co-insurance: 20%

Out-of-Pocket Limit: \$5,000

January 1st
Beginning of Coverage
Period

December 31st
End of Coverage Period



Jane hasn't reached her \$1,500 deductible yet

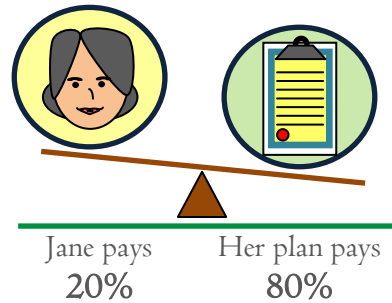
Her plan doesn't pay any of the costs.

Office visit costs: \$125

Jane pays: \$125

Her plan pays: \$0

more costs



Jane reaches her \$1,500 deductible, co-insurance begins

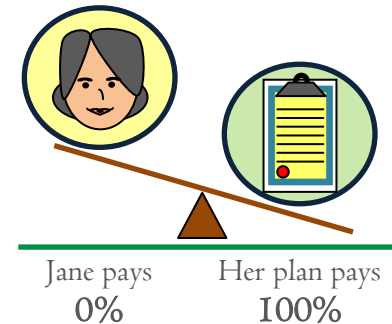
Jane has seen a doctor several times and paid \$1,500 in total. Her plan pays some of the costs for her next visit.

Office visit costs: \$75

Jane pays: 20% of \$75 = \$15

Her plan pays: 80% of \$75 = \$60

more costs



Jane reaches her \$5,000 out-of-pocket limit

Jane has seen the doctor often and paid \$5,000 in total. Her plan pays the full cost of her covered health care services for the rest of the year.

Office visit costs: \$200

Jane pays: \$0

Her plan pays: \$200

The Sand Creek Group Employee Assistance Program: Waconia School District #110

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 1/01/2013
Coverage for : Employee and Family
Plan Type: Employee Assistance Counseling



This is only a summary. *This plan only provides limited counseling sessions.* If you want more detail about your coverage and costs, you can get the complete terms of the program at www.sandcreekeap.com or by calling 651-430-3383.

Important Questions	Answers	Why this Matters:
What is the overall deductible?	\$0	See the chart starting on page 2 for your costs for services this plan covers.
Are there other deductibles for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services, but see the chart starting on page 2 for other costs for services this plan covers.
Is there an <u>out-of-pocket limit</u> on my expenses?	N/A	Not applicable.
What is not included in the <u>out-of-pocket limit</u> ?	N/A.	Not applicable.
Is there an overall annual limit on what the plan pays?	No.	This plan does not pay benefits based upon the dollar value of the services.
Does this plan use a <u>network of providers</u> ?	Yes.	This plan only provides benefits through specific, in-network providers.
Do I need a referral to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without permission from this plan. However, this plan does not provide (or pay for) those expenses.
Are there services this plan doesn't cover?	Yes.	Some of the services this plan does not cover are listed on page 4. See your plan document for additional information about <u>excluded services</u> .

Questions: Call 1-651-430-3383 or visit us at www.sandcreekeap.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf> or call 1-800-444-EBSA (3272) to request a copy.

The Sand Creek Group Employee Assistance Program: Waconia School District #110

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 1/01/2013
Coverage for : Employee and Family
Plan Type: Employee Assistance Counseling



- **Copayments** are fixed dollar amounts (for example, \$15) you pay for covered health care, usually when you receive the service.
- **Coinsurance** is *your* share of the costs of a covered service, calculated as a percent of the **allowed amount** for the service. For example, if the plan's **allowed amount** for an overnight hospital stay is \$1,000, your **coinsurance** payment of 20% would be \$200. This may change if you haven't met your **deductible**.
- The amount the plan pays for covered services is based on the **allowed amount**. If an out-of-network **provider** charges more than the **allowed amount**, you may have to pay the difference. For example, if an out-of-network hospital charges \$1,500 for an overnight stay and the **allowed amount** is \$1,000, you may have to pay the \$500 difference. (This is called **balance billing**.)
- Coverage under this plan requires use of specific, in-network **provider**.

Common Medical Event	Services You May Need	Your Cost	Limitations & Exceptions
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	No charge to the extent services included as part of the limited counseling services. Testing, drug treatment and outpatient surgery are not covered by the EAP.	Coverage is limited to expenses included as part of the limited counseling services.
	Specialist visit		
	Other practitioner office visit		
	Preventive care/screening/immunization		
If you have a test	Diagnostic test (x-ray, blood work)		
	Imaging (CT/PET scans, MRIs)		
If you need drugs to treat your illness or condition	Generic drugs		
	Preferred brand drugs		
	Non-preferred brand drugs		
	Specialty drugs		
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)		
	Physician/surgeon fees		

Questions: Call 1-651-430-3383 or visit us at www.sandcreekeap.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf> or call 1-800-444-EBSA (3272) to request a copy.

The Sand Creek Group Employee Assistance Program: Waconia School District #110

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 1/01/2013
Coverage for : Employee and Family
Plan Type: Employee Assistance Counseling

Common Medical Event	Services You May Need	Your Cost	Limitations & Exceptions
If you need immediate medical attention	Emergency room services	No charge to the extent services included as part of the limited counseling services. The EAP does not cover emergency room visits, hospital stays, health care pregnancy related services other than brief counseling or other health, dental or eye care needs.	Coverage is limited to expenses included as part of the limited counseling services.
	Emergency medical transportation		
	Urgent care		
If you have a hospital stay	Facility fee (e.g., hospital room)		
	Physician/surgeon fee		
If you have mental health, behavioral health, or substance abuse needs	Mental/Behavioral health outpatient services		
	Mental/Behavioral health inpatient services		
	Substance use disorder outpatient services		
	Substance use disorder inpatient services		
If you are pregnant	Prenatal and postnatal care		
	Delivery and all inpatient services		
If you need help recovering or have other special health needs	Home health care		
	Rehabilitation services		
	Habilitation services		
	Skilled nursing care		
	Durable medical equipment		
	Hospice service		
If your child needs dental or eye care	Eye exam		
	Glasses		
	Dental check-up		

Questions: Call 1-651-430-3383 or visit us at www.sandcreekeap.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf> or call 1-800-444-EBSA (3272) to request a copy.

The Sand Creek Group Employee Assistance Program: Waconia School District #110

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 1/01/2013
Coverage for : Employee and Family
Plan Type: Employee Assistance Counseling

Excluded Services & Other Covered Services:

Services Your Plan Does NOT Cover (This isn't a complete list. Check your policy or plan document for other excluded services.)

- Amounts for other expenses other than expenses included as part of the limited counseling services.

Other Covered Services (Check your individual coverage policy or plan document for covered services under that plan and your costs for these services.)

- This plan *only* covers limited counseling sessions. Visit www.sandcreekeap.com for a complete list of services available through this EAP provider.

Your Rights to Continue Coverage:

If you lose coverage under the plan, then, depending upon the circumstances, Federal and State laws may provide protections that allow you to keep health coverage. Any such rights may be limited in duration and will require you to pay a premium, which may be significantly higher than the premium you pay while covered under the plan. Other limitations on your rights to continue coverage may also apply.

For more information on your rights to continue coverage, contact the plan at [6]. You may also government agencies including contact your state insurance department, the U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or www.dol.gov/ebsa, or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or www.cciio.cms.gov.

Your Grievance and Appeals Rights:

If you have a complaint or are dissatisfied with a denial of coverage for claims under your plan, you may be able to appeal or file a grievance. For questions about your rights, this notice, or assistance, you can contact the plan at [6].

Language Access Services:

[7] [Spanish (Español): Para obtener asistencia en Español, llame al Reyna 651-430-3383 ext 102.

—————*To see examples of how this plan might cover costs for a sample medical situation, see the next page.*—————

Questions: Call 1-651-430-3383 or visit us at www.sandcreekeap.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf> or call 1-800-444-EBSA (3272) to request a copy.

The Sand Creek Group Employee Assistance Program: Waconia School District #110

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 1/01/2013
Coverage for : Employee and Family
Plan Type: Employee Assistance Counseling

About these Coverage Examples:

These examples show how this plan might cover medical care in given situations. Use these examples to see, in general, how much financial protection a sample patient might get if they are covered under different plans.



This is not a cost estimator.

Don't use these examples to estimate your actual costs under this plan. The actual care you receive will be different from these examples, and the cost of that care will also be different.

See the next page for important information about these examples.

Having a baby (normal delivery)

- **Amount owed to providers (after coverage under individual policy):** \$7,540
- **Plan pays expenses incurred for limited counseling sessions**
- **Patient pays remainder**

Sample care costs:

Hospital charges (mother)	\$2,700
Routine obstetric care	\$2,100
Hospital charges (baby)	\$900
Anesthesia	\$900
Laboratory tests	\$500
Prescriptions	\$200
Radiology	\$200
Vaccines, other preventive	\$40
Total	\$7,540

Patient pays under this plan:

Deductibles	\$0
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$0
Total	\$7,540*

* Assuming no expenses part of limited counseling services

Managing type 2 diabetes (routine maintenance of a well-controlled condition)

- **Amount owed to providers (after coverage under individual policy):** \$5,400
- **Plan pays expenses incurred for limited counseling sessions**
- **Patient pays remainder**

Sample care costs:

Prescriptions	\$2,900
Medical Equipment and Supplies	\$1,300
Office Visits and Procedures	\$700
Education	\$300
Laboratory tests	\$100
Vaccines, other preventive	\$100
Total	\$5,400

Patient pays under this plan:

Deductibles	\$0
Copays	\$0
Coinsurance	\$0
Limits or exclusions	\$0
Total	\$5,400*

* Assuming no expenses part of limited counseling services

Questions: Call 1-651-430-3383 or visit us at www.sandcreekeap.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf> or call 1-800-444-EBSA (3272) to request a copy.

The Sand Creek Group Employee Assistance Program: Waconia School District #110

Summary of Benefits and Coverage: What this Plan Covers & What it Costs

Coverage Period: 1/01/2013
Coverage for : Employee and Family
Plan Type: Employee Assistance Counseling

Questions and answers about the Coverage Examples:

What are some of the assumptions behind the Coverage Examples?

- None of the expenses were incurred as part of covered limited counseling sessions.
- Costs do not include **premiums**.
- Sample care costs are based on national averages supplied by the U.S. Department of Health and Human Services, and aren't specific to a particular geographic area or health plan.
- The patient's condition was not an excluded or preexisting condition.
- All services and treatments started and ended in the same coverage period.
- There are no other medical expenses for any member covered under this plan.
- Out-of-pocket expenses are based only on treating the condition in the example.
- The patient received all care from in-network **providers**. If the patient had received care from out-of-network **providers**, costs would not have been covered.

What does a Coverage Example show?

For each treatment situation, the Coverage Example helps you see how **deductibles**, **copayments**, and **coinsurance** can add up. It also helps you see what expenses might be left up to you to pay because the service or treatment isn't covered or payment is limited.

Does the Coverage Example predict my own care needs?

- * **No**. Treatments shown are just examples. The care you would receive for this condition could be different based on your doctor's advice, your age, how serious your condition is, and many other factors.

Does the Coverage Example predict my future expenses?

- * **No**. Coverage Examples are **not** cost estimators. You can't use the examples to estimate costs for an actual condition. They are for comparative purposes only. Your own costs will be different depending on the care you receive, the prices your **providers** charge, and the reimbursement your health plan allows.

Can I use Coverage Examples to compare plans?

- ✓ **Yes**. When you look at the Summary of Benefits and Coverage for other plans, you'll find the same Coverage Examples. When you compare plans, check the "Patient Pays" box in each example. The smaller that number, the more coverage the plan provides.

Are there other costs I should consider when comparing plans?

- ✓ **Yes**. An important cost is the **premium** you pay. Generally, the lower your **premium**, the more you'll pay in out-of-pocket costs, such as **copayments**, **deductibles**, and **coinsurance**. You should also consider (1) major medical coverage, and (2) contributions to accounts such as health savings accounts (HSAs), flexible spending arrangements (FSAs) or health reimbursement accounts (HRAs) that help you pay expenses not paid under this plan.

Questions: Call 1-651-430-3383 or visit us at www.sandcreekeap.com.

If you aren't clear about any of the underlined terms used in this form, see the Glossary. You can view the Glossary at <http://www.dol.gov/ebsa/pdf/SBCUniformGlossary.pdf> or call 1-800-444-EBSA (3272) to request a copy.

.....

“EAP helps me deal with difficult situations that arise in the everyday workplace. I would highly recommend this to anyone. It’s easy, free, and very helpful.”

“I was able to get into a counseling appointment promptly.”

“It was available to me when I needed it most, right after the crisis happened.”

.....

We treat our clients as people facing the normal ups and downs of living. Our approach helps clients build on their strengths and raises their capacity to deal with life’s stressors.

The Sand Creek Group is a women-owned small business specializing in providing exceptional EAP services to support the human spirit at work. The values of the organization embrace confidentiality, sensitivity to client concerns, and a fundamental goodness that places the needs of the client first.

Sand Creek is not simply a phone counseling service or help line. Thousands of professional counselors form a nationwide network of service providers available to deliver personal care and support to you in your community. Our services are administered nationally, yet delivered locally.

We’re only a phone call away

651.430.3383 or 888.243.5744

Available 24 hours a day - 7 days a week

Professional - Confidential - At No Charge to You

info@sandcreekeap.com

www.sandcreekeap.com



SAND CREEK GROUP, LTD.

RESOURCES WITHOUT BARRIERS



Employee Assistance Program

We're here to help...

- ✓ Relationship issues
- ✓ Alcohol and other drug problems
- ✓ Work concerns
- ✓ Loss and grief
- ✓ Financial and legal concerns
- ✓ Depression and anxiety
- ✓ Parent-child difficulties

And many other life concerns.



A benefit for you & your family...

Life does not always go smoothly. All of us experience times when a personal problem or crisis situation affects the way we function at work or home. Your Employee Assistance Program (EAP) is a problem-solving resource available to you and your household members. A professional counselor will assist you in assessing your situation, finding options, making choices or locating further help.

It's free...

Your employer covers the cost of initial assessment, additional problem solving sessions and referral services. If there is a need for further counseling or treatment, your counselor will help you explore various options.

It's confidential...

Your EAP has been set up with The Sand Creek Group, Ltd., an outside counseling resource to assure confidentiality. No one at work will know you have chosen to seek help unless you choose to tell them. Nothing concerning your use of EAP will appear in your personnel file.

It's convenient...

Your EAP is as close as your phone. Our confidential intake process most often results in a face to face meeting with one of our licensed counselors near your work or home. Phone counseling services are also available if you prefer.

It's voluntary...

Usually you are the person that is first aware of some stress or problem and will call for an appointment. Occasionally a manager, supervisor, or co-worker may suggest you contact the EAP. That person may be aware you are trying to cope with a complex problem or simply observes something is troubling you. Ultimately the decision to contact the EAP is yours.

Our counselors are highly trained, caring professionals dedicated to bringing the highest quality assistance to you and your family members.