

Please say, "I have an SAP with Cedar Springs Public Schools"

**800.442.0809**

Press 1 and follow the prompts

### Your SAP Benefits Include

- 3 sessions of free, confidential\* counseling per episode of care
- In-the-moment support available 24/7
- Free legal consultation
- Free financial consultation
- Free elder care consultation
- Personal Advantage online library access
- Wallet Wisdom online financial wellness
- All benefits available to students and
- EVERY member of their household



Scan the QR Code above  
to call the SAP benefit line.

\*The school is NOT notified when SAP services are accessed and the school receives no identifying information.

### Additional Contact Info

Email: [eap@pinerest.org](mailto:eap@pinerest.org)

Web: [pinerest.org/eap](http://pinerest.org/eap)

Personal Advantage: [pinerest.org/PAL](http://pinerest.org/PAL)

### Confidential Counseling Services

Free, confidential counseling can be accessed via teletherapy or in-person sessions.

- **How do I schedule my free counseling sessions?**  
Call 800.442.0809, press 1 and follow the prompts. Remember to say at the beginning of your call, "I have an SAP with Cedar Springs Public Schools".
- **What is an episode of care?**  
An episode of care begins with your first visit and doesn't end until you have left treatment and your case is closed. An episode of care may include addressing multiple issues.
- **Will my school be notified?**  
All SAP services are 100% confidential.
- **Are my family members eligible for SAP benefits?**  
Every member of your household is eligible for the SAP benefits including dependents who are away at school.

### What if I need immediate support?

If you or a loved one are in crisis or experiencing suicidal thoughts, please visit a hospital ER or Pine Rest Psychiatric Urgent Care Center.\*

Access in-the-moment support by calling 800.442.0809 (press 1 and follow the prompts).

\*ER and Psychiatric Urgent Care are not included in the SAP benefits.

### Free Consultations

Free consultations are available to you and every member of your household.

#### Elder Care Consultation

Access an elder care specialist from Pine Rest for a free consultation including assessment of needs, education and resources for housing, care and support groups.

#### Legal Consultation

Access an attorney from Michigan law firm, Rhoades McKee, for a free 30-minute consultation to discuss any legal matter. Additional services receive a 20% discount.

#### Financial Consultation

Access a finance expert from Lake Michigan Credit Union to discuss any financial matter via telephone, video call or in-person at a LMCU location.

#### Accessing Your Free Consultations

- Option 1: Call 800.442.0809, press 1 and follow the prompts to select your free consultation.
- Option 2: Scan the QR code below to email your request.
- Remember to say, "I have an SAP with Cedar Springs Public Schools".



Scan the QR code to email your request for an elder care, legal or financial consultation.

### Free Online Resources

**Personal Advantage** is an online library with thousands of resources related to health and wellness, financial and legal issues and more. This library includes articles, videos, webinars, calculators, locators, assessments and trainings.



**Personal Advantage**  
[pinerest.org/PAL](http://pinerest.org/PAL)

My Company Username is:  
**CedarSprings**

**Wallet Wisdom** is a financial resource library of webinars, calculators and articles to help you with complex financial issues such as debt consolidation, student loans, retirement saving, mortgage lending and more.



**Wallet Wisdom**  
[go.lmcu.org/pine-rest](http://go.lmcu.org/pine-rest)



Pine Rest EAP is partnering with Lake Michigan Credit Union to provide free financial consultations, financial education and wellness tools through their Wallet Wisdom program and benefit from access to their MaxAdvantage program.

**Financial Consultation.** The free financial consultation allows you to have a one-on-one conversation with a finance expert to discuss any personal finance concerns and/or questions. This consultation can be facilitated via telephone, virtually or in-person at any LMCU location.

**Wallet Wisdom.** This free financial library of webinars, tools and resources can help you gain financial confidence and make informed financial decisions, manage your budget, make sense of saving for college or retirement, use your home equity to pay off a high-interest debt and more.

**MaxAdvantage.** With this program, which is free and available to everyone, you can earn 3% interest, save \$150 on mortgage closing costs, enjoy personal VIP service and more.

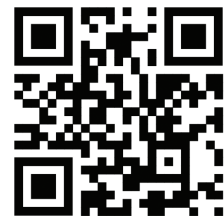
**For more information and to access services,  
click on the links below, scan the QR codes or call 800.442.0809 (press 1).**



[Wallet Wisdom](#)



[Email A Request](#)



[MaxAdvantage](#)