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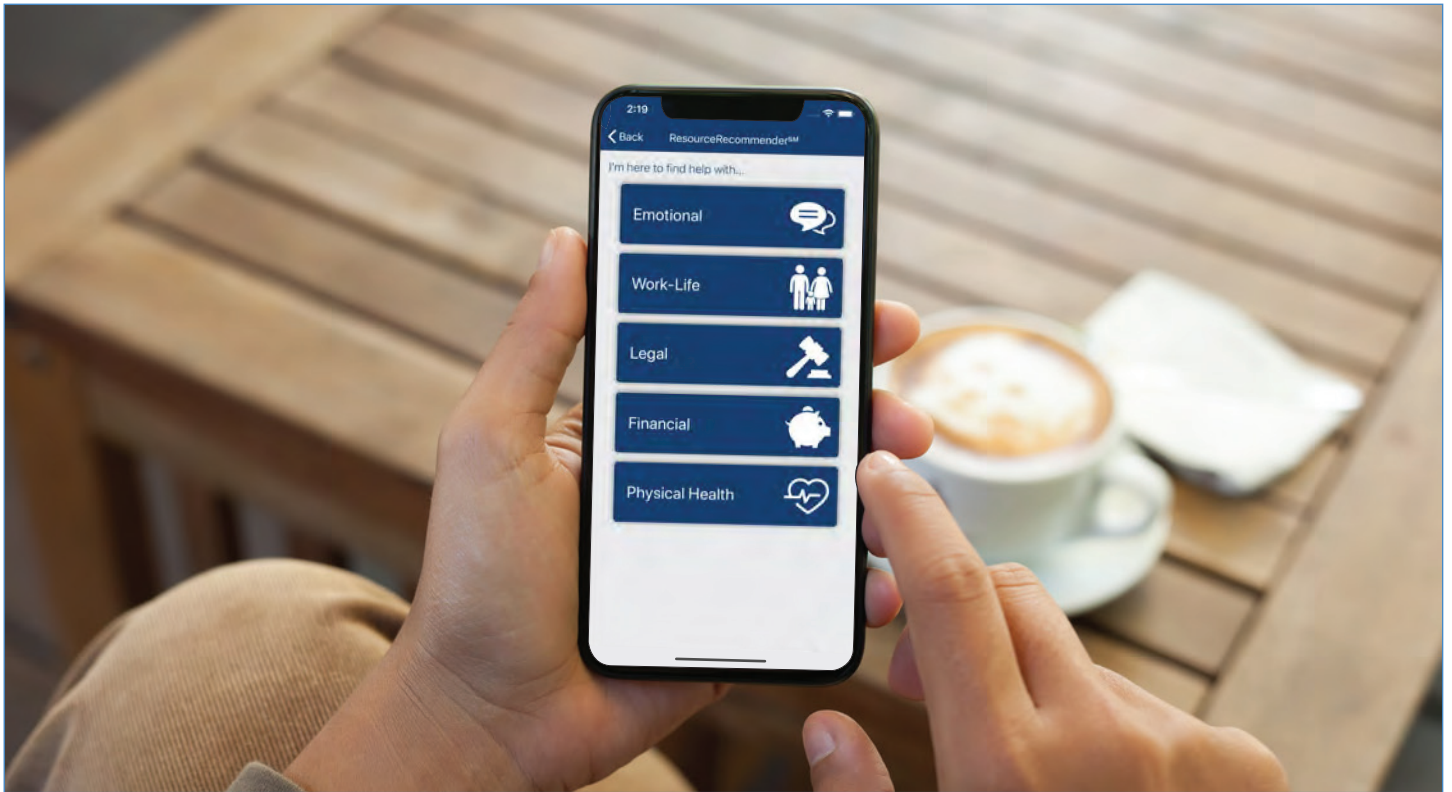
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How do I find my local food pantries?

ComPsych recommends that you search <https://www.feedingamerica.org/> and enter your zip code for local information and resources.

Resources

- Feeding America: www.feedingamerica.org/

How do I find prescription assistance?

ComPsych recommends that you search <http://www.needymeds.org/> and <http://www.xubex.com/> for low cost prescription assistance.

Resources

- American Bar Association: www.americanbar.org

How do I find utility assistance?

ComPsych recommends that you search <https://liheapch.acf.hhs.gov/> for local information and resources. Download a LIHEAP Clearinghouse Information Sheet.

The Low-Income Home Energy Assistance Program (LIHEAP) is a federally-funded program that helps low-income households pay their home heating and cooling bills. It operates in every state and the District of Columbia, as well as on most tribal reservations and U.S. territories. The LIHEAP Clearinghouse is an information resource for state, tribal and local LIHEAP providers, and others interested in low-income energy issues. This site is a supplement to the LIHEAP-related information the LIHEAP Clearinghouse currently provides through its phone line (406-494-8662) and newsletter.

Tips for Weathering a Financial Emergency

Sometimes, despite the best-laid plans, a financial crisis can happen. Here are some steps to help you get through and recover from a financial emergency.

- [Creditors](#)
- [Maintain a Budget](#)
- [401\(k\) Options](#)
- [Additional Help](#)
- [Resources](#)

Creditors

A first step to take is getting in touch with your creditors to see if alternate payment arrangements are possible. It may be possible to skip a month's payment and add the payment to the back of the loan (such as with a car or mortgage payment).

It may also be possible that the creditor will accept partial payments until you can get caught up on the debt.

Depending on the economic climate, creditors may be more willing to field such requests and it cannot hurt to try.

Maintain a Budget

Budgeting is an important habit to maintain regardless of your current financial status. By budgeting available funds, you can make the best use of your resources.

Prioritize your most important financial obligations such as food, shelter and transportation first, and items such as credit card payments last.

You may also want to suspend any automatic bill payments so you can control the timing of payments until you are on better financial footing.

401(k) Options

An often overlooked resource is your 401(k) account. While borrowing or withdrawing from this type of account is not optimal, it may provide an important lifeline in case of an emergency.

A 401(k) loan is paid back through deductions from your paycheck. A withdrawal, however, will incur taxes and a 10 percent early withdrawal penalty. Even if you have an existing 401(k) loan, your plan may still allow for you to take a withdrawal in cases of extreme hardship.

Additional Help

Local charities may be of assistance and listings can easily be found online or in the telephone book.

If you belong to a church, you may be able to receive assistance directly from them. If your church is unable to help directly, they may also be a helpful resource in referring you to other active charities in your area.

Veterans should check with their branch of service. Ask about applying for emergency financial relief.

Finally, your county's human services department may also be an emergency financial resource to explore and can help you with understanding which types of federal and state aid you may be eligible to receive.

Resources

- Financial Literacy Education Commission: <http://mymoney.gov>
- Free annual credit report: www.annualcreditreport.com
- Benefits.gov: www.benefits.gov
- U.S. Department of Health and Human Services: www.hhs.gov
- The American Red Cross: www.redcross.org
- U.S. Department of Housing and Urban Development: www.hud.gov
- Administration for Children & Families: www.acf.hhs.gov

What are some short-term ways to relieve financial hardship?

Facing a situation of financial hardship is something that seems to affect all aspects of one's life. There are certain things to consider that might bring some short-term relief.

While a situation of financial hardship is difficult, the first step in fixing the situation can be as simple as picking up your phone book and placing some phone calls – phone numbers to charities and local Human Services can typically be found in the white pages. The following are other ways you may be able to receive assistance:

- Charities: Along with seeking assistance from major charities such as the United Way or Salvation Army, you may be able to receive assistance from local charities. Checking with your county Human Services department may provide you with leads on which charities operate in your area. If a charity cannot provide cash, they often can help with things such as vouchers for utilities or groceries. There may also be food pantries or soup kitchens in your area.
- Religious organizations: If you belong to a church or other religious organization, you may want to check with your clergy regarding any "Benevolence Fund" or "Parishoner's Fund" available. As churches are often the first place people go in a time of need, a local church can also function as a great referral resource to other local charities that operate in your area. Many charities have religious affiliations. It is important to note that many do not require you be of that faith to receive assistance.

- 401(k)/Retirement Savings: If you have money saved in a 401(k) or IRA account you might want to consider a distribution or "Hardship Withdrawal" from your 401(k). These types of distributions would subject you to regular income taxes plus an additional 10 percent early withdrawal penalty. Therefore, should you take money from a retirement account, be sure to have enough set aside for the tax liability that will follow. In addition to the added tax liability, this solution subtracts funds from your retirement savings, making it a "last resort" solution to money problems.
- Alternate Payment Arrangements: If you have had a good payment history in the past, your creditors may be willing to accommodate you – possibly allowing you to skip a month's payment. For mortgages, you might be able to miss a payment by adding it to the end of your mortgage. Regardless of the creditor, it is best to contact them to make any alternate arrangements prior to falling behind on the debt.
- Budgeting: Be sure to keep a close eye on your budget, which will also be one of the best tools to help lift you out of the situation. Careful budgeting can help you assess your current needs and help prioritize payments going forward.

Resources

Additional help may be found at these organizations:

- Department of Health and Human Services (DHHS): www.hhs.gov
- U.S. Department of Housing and Urban Development (HUD): www.hud.gov
- Supplemental Nutrition Assistance Program (SNAP): www.fns.usda.gov/snap/
- Partnership for Prescription Assistance: www.pparx.org
- Women, Infants, and Children (WIC): www.fns.usda.gov/wic/
- Citizens Energy: www.citizensenergy.com/
- Office of Community Services: www.acf.hhs.gov/ocs

Low Income Home Energy Assistance

If a person cannot afford to pay their home energy bill, their home may not be safe, and they may be at risk of serious illness or injury.

The low income home energy assistance program (LIHEAP) may be able to help keep individuals and their families safe and healthy.

- [Health and Safety](#)
- [What is LIHEAP?](#)
- [Applying for Assistance](#)
- [Resources](#)

Health and Safety

Energy assistance is important to all who receive it, but more so if someone in the house is elderly, disabled or a young child. These people are especially at risk for life-threatening illness or death if their home is too cold in the winter or too hot in the summer.

People can face safety risks if they resort to unsafe methods to keep their homes warm or cool. These include the use of fireplaces, stoves, improperly vented portable heaters, barbecue grills or overloading electrical circuits. These methods are not only fire hazards, but also create the risk of carbon monoxide poisoning.

What is LIHEAP?

LIHEAP is a federally-funded program that helps low-income households with their home energy bills so they can stay warm in the winter and cool in the summer.

The federal government does not provide energy assistance directly to the public. Instead, LIHEAP operates in the 50 states, the District of Columbia, Native American tribes or tribal organizations and the U.S. territories.

The LIHEAP program in an individual's community determines if that household's income qualifies for the program. The LIHEAP program may also require households to meet additional eligibility criteria to receive LIHEAP assistance. Note that the availability of LIHEAP assistance is not guaranteed. Most of the federal LIHEAP funds are often spent during the winter.

The program may be able to offer one or more of the following types of assistance:

- Bill payment assistance.
- Energy crisis assistance.
- Weatherization and energy-related home repairs.

Applying for Assistance

The following information is typically required when applying for LIHEAP:

- Recent copies of utility bills
- A recent payroll stub or other proof that shows current gross income
- Documentation showing income from social security, unemployment insurance, pension funds, disability, etc.
- Final utility termination notice (if a shut-off notice from your energy company has been issued)
- Proof of present address (e.g., rent receipt, lease or deed, property tax bill)
- Proof of total members living in the household (e.g., birth certificates, school records, etc.)
- Social security cards (or numbers) for all persons living in the household
- Proof of U.S. citizenship or permanent residence

Apply via the National Energy Assistance Referral (NEAR) project. NEAR is a free service providing information on where to apply locally for LIHEAP.

- Call the toll-free phone number: 1-866-674-6327
- Send an e-mail to energy@ncat.org
- Contact a state LIHEAP office: www.acf.hhs.gov/programs/ocs/liheap-state-and-territory-contact-listing

Tips for Applying for Disaster Assistance

Disaster assistance is money available to individuals, families, and businesses in an area whose property has been damaged or destroyed and whose losses are not covered by insurance.

It is meant to help with critical expenses that cannot be covered in other ways. This assistance is not intended to restore damaged property to its condition before the disaster.

- [Registration](#)
- [Resources](#)

Registration

While some housing assistance funds are available through Federal Emergency Management Agency's (FEMA) Individuals and Households Program, most disaster assistance from the Federal government is in the form of loans administered by the Small Business Administration.

The following information is required to complete registration:

- **Social Security Number:** If the applicant does not have a social security number, the household may still be eligible to receive assistance if there is a minor child in the household who is a U.S. Citizen, Non-Citizen National or Qualified Alien with a social security number.

(NOTE: If the applicant, the applicant's spouse or a minor child in the household are a U.S. Citizen, Non-Citizen National or a Qualified Alien and do not have a social security number, FEMA will not be able to complete registration. The Social Security number is required for Identity Verification purposes.)

If registering for a business, enter the social security number of the responsible party for the business, the social security number will be used for an identifier only.

- **Insurance coverage:** The applicant will be asked to identify the type(s) of insurance coverage he or she has.
- **Financial information:** The family's gross total household income at the time of the disaster is required.
- **Contact information:** Along with the address and phone number where the damages occurred, applicants will be asked for information on how FEMA can contact him or her. It is very important to provide FEMA with the current mailing address and phone numbers where the applicant can be contacted.
- **Electronic Funds Transfer (EFT) Direct Deposit Information (optional):** If the applicant is determined to be eligible for assistance and he or she would prefer that funds be transferred to an account, the applicant will be asked for banking information. This includes the institution name, type of account, routing and account number.

Further explanation and/or information can be obtained by calling the FEMA Helpline at (1-800-621-3362).

Resources

- Apply for Assistance: www.fema.gov
- Federal Emergency Management Agency: www.ready.gov/winter-weather
- American Red Cross: www.redcross.org

Some content on this page was gathered from documents found on the website for the Federal Emergency Management Agency: www.ready.gov

Tips for Locating a Homeless Shelter

A number of Americans find themselves without the ability to own or rent a home. Homelessness is not having a safe and reliable residence. Homeless shelters are an option for those who need housing on a temporary or long-term basis.

Use this information to help you or someone you know find help and housing.

- [Reasons for Homelessness](#)
- [Homelessness](#)
- [Shelters](#)
- [Steps to Take](#)
- [Resources](#)

Reasons for Homelessness

There are a number of reasons that people can become homeless. The economic crisis and increased foreclosures have significantly increased homelessness across the country.

Other reasons include:

- Domestic violence
- Physical or mental illness
- Being kicked out of a family home
- Drug and alcohol abuse
- Physical, emotional or sexual abuse

Homelessness

There is no doubt that there is a stigma attached to being homeless. For this reason, many people who find themselves in a situation where they do not have housing may not readily admit to it.

It is important to note that while they vary from region to region, there are laws that prohibit:

- Living in a car
- Camping in a public park
- Sleeping in public view
- Being in public places, such as a beach or park, after a set curfew
- Begging or panhandling
- Loitering in public places
- Public storage of belongings
- Sharing food with homeless persons

While it is often possible for the homeless to find places to go during daylight hours and even find locations where they can clean themselves or their clothes, finding a place to go during the night is especially important for reasons of safety and sleep.

Not having adequate sleep affects both physical and mental health and can greatly affect a person's overall wellbeing.

Shelters

Shelters are available in most large cities. Smaller cities and suburban locations also have some homeless shelters available.

Shelters are not meant for long-term housing needs and every shelter has its own policies on how long a person can stay.

In most cities, these shelters can be found by calling the non-emergency city or police number. Contacting the local city hall is another first-step for finding local resources.

Steps to Take

If the person is not homeless yet, there are steps to take to avoid homelessness.

Foreclosure prevention counseling and homeless counseling services are available free of charge through the U.S. Department of Housing and Urban Development's (HUD) Housing Counseling Program. HUD also provides information on local food bank locations.

Food stamps are available through the U.S. Department of Agriculture's Supplemental Nutrition Assistance Program (SNAP).

Also, call the local non-emergency number and ask about emergency assistance programs in the area. Operators at these non-emergency numbers can often provide information on:

- Domestic violence assistance
- Programs for utility bill payment
- Non-profit organizations that assist with rent or other bills

Then, get organized. It is important to know what to ask for in order to get help. Make a quick list that can include:

- I need a place to live today.
- I need to find a way to eat today.
- I need clothing to wear.
- I need a job.
- I need to find out what federal benefits I can get.

Take steps to apply for public housing and/or Section 8 housing. The HUD provides information. It is important to note that the waiting list for public housing is often shorter than for Section 8 housing. Contact a local public housing authority to get information on application procedures.

Seek opportunities for transitional housing. Transitional housing can provide housing for people after a crisis, such as domestic violence. Transitional housing is available for anyone who finds him- or herself homeless in some areas.

Transitional housing programs have specific requirements and vary from location to location. Most require an application and a personal interview. Almost all transitional housing facilities require identification. Thus, it is important to have a driver's license or state ID. While it is some work to get into a facility, it may be possible to stay from two weeks to 24 months in transitional housing.

As some communities, especially large cities, offer transitional housing, it is important to apply and follow through with as many programs as possible to secure housing.

Veterans can find additional resources through the Veterans Administration and the National Coalition for Homeless Veterans.

Resources

- National Coalition for the Homeless: www.nationalhomeless.org
- ShelterListings.org: www.shelterlistings.org
- Homeless Shelter Directory: www.homelessshelterdirectory.org
- American Red Cross: www.redcross.org
- United Way-AIRS: <http://211.org>
- Federal Emergency Management Agency: www.fema.gov
- U.S. Department of Housing and Urban Development: www.hud.gov
- YMCA: www.ymca.net
- National Alliance to End Homelessness: www.naeh.org
- Transitional Housing Organization: www.transitionalhousing.org
- Community Action Partnership: www.communityactionpartnership.com
- Youth Homelessness & Run Away Prevention: www.1800runaway.org
- National Law Center on Homelessness and Poverty: www.nlchp.org
- U.S. Social Security Administration: www.ssa.gov
- U.S. Department of Agriculture: www.usda.gov
- Feeding America: <http://feedingamerica.org>
- Health and Human Services for the Homeless: www.hhs.gov/homeless
- National Association of Free and Charitable Clinics: www.nafcclinics.org
- National Coalition for Homeless Veterans: www.nchv.org
- VA Supportive Housing Program (HUD-VASH): www.va.gov/HOMELESS/housing.asp

What financial resources are available for uninsured people?

There are several different types of financial resources available for those who are uninsured and fall below the Federal Poverty Guidelines (FPG).

The U.S. government offers tax credits and premium subsidies for purchasing health insurance through the Public Health Insurance Exchanges. Savings depend on family size and income; those with lower incomes will receive more credits. Individuals with an average yearly income of \$11,880 to \$14,840 may be eligible. For a family of 4, those with a yearly household income of \$24,300 to \$30,380 may qualify. These credits can be applied to monthly health insurance premiums.

If the individual or family's income falls below 133 percent of the FPG, they may qualify for their state's Medicaid program. To check for eligibility, contact your state Medicaid office.

Many hospitals offer financial assistance programs to help uninsured patients with hospital bills. Discounts on bills are usually based on income as compared to the FPG. Hospitals may also offer payment plans, or work with outside non-profit organizations to cover costs. Financial counselors and billing customer service representatives that work with hospitals can help patients find the best way to proceed.

For those diagnosed with cancer or rare diseases, there are several non-profit organizations and national health organizations that may be able to help. The Cancer Financial Assistance Coalition (www.cancerfac.org) and the National Organization for Rare Disorders (www.rarediseases.org) are organizations that work with non-profits to help provide financial relief. Criteria vary; the majority of these organizations require a physician referral, legal U.S. residency and certain financial needs.

Federally Qualified Health Centers (FQHCs) that receive funding from the Health Resources and Services Administration (HRSA) are required to provide access to services whether or not the individual is able to pay. FQHCs must also operate under a sliding fee scale, or a schedule of fees and discounts, to make sure that the cost of services not covered by insurance are discounted based on of the individual's income and ability to pay.

Resources

- Healthcare.gov: www.healthcare.gov
- National Organization for Rare Disorders: www.rarediseases.org
- Cancer Financial Assistance Coalition: www.cancerfac.org
- Health Resources and Services Administration: <http://bphc.hrsa.gov>
- Medicaid: www.medicaid.gov

What should I do if I cannot afford food?

While applying for the federal Supplemental Nutrition Assistance Program (SNAP) is an option for millions of Americans who need help paying for food, many people who need help do not qualify for this program.

Being "food insecure" means that you may not always know where your next meal is coming from. Use these tips to make sure you are getting the nutrition you need while navigating through life's challenges.

- **Reach out to your local government:** Talk with a representative from your local government agency. If you do not qualify for SNAP, you can ask to work with a social worker who may know of other programs that can help you.
- **Find a local food bank:** Most food banks have designated distribution days when individuals can pick up a bag of groceries. Food banks usually do not ask any questions of those in need of food, including any income-related questions.
- **Consider churches and other organizations:** Churches and other non-profit organizations sometimes offer meals on certain days of the week.
- **Grow fresh produce:** If you are able to do so in warm months, grow a small garden. Vegetable, herb and fruit seeds are lost in cost and grow into very cost-effective produce options.
- **Research other assistance programs:** If you have exhausted all food resource programs, consider the other expenses in your life. There are assistance programs available to help supplement the cost of heating, electric and phone bills. Start by calling your utility provider to see if they offer any such programs.
- **Get assistance for pet food:** If you are spending money on pet food, contact your local ASPCA chapter or animal shelter. You may be able to get pet food free of charge, which can free up some funds to spend on food for yourself.
- **Contact your employee assistance program:** Calling your employee assistance program can help you cope with depression or anxiety you may be experiencing.

Resources

- Supplemental Nutrition Assistance Program (SNAP): www.fns.usda.gov/snap/supplemental-nutrition-assistance-program-snap
- Low Income Home Energy Assistance Program (LIHEAP): www.acf.hhs.gov/programs/ocs/programs/liheap
- ASPCA: www.aspc.org/