

# Beneficiary Assistance Program (BAP)

Regence Life and Health understands that the loss of a loved one impacts the entire family. Because time doesn't heal everything, Regence includes a **Beneficiary Assistance Program (BAP)** provided by Reliant Behavioral Health with every life insurance policy it sells.

## Who is Eligible for the BAP?

Beneficiaries and their dependents, *living in or outside of the home*, and household members of beneficiaries, *related or not*.

## How much does the BAP cost?

Dependents and household members of the deceased have access to confidential services, at no cost, following the loss of a covered loved one.

## What does the BAP provide?

- **Confidential Counseling** - The BAP offers up to 3 face-to-face counseling sessions for each issue faced during the year following the loss of a loved one. Counseling assists with a variety of issues, including grief, family and relationships, parenting, work stress, anxiety, and other common challenges.
- **24-hour Crisis Help** - Crisis assistance is available 24 hours a day for individuals experiencing a crisis situation.
- **Legal Services** - Legal services include a free, half-hour consultation, by phone or in person, followed with a 25 percent discount in legal fees. Legal services are not provided for *employer related issues*.
- **Financial Services** - Financial services provide free telephone consultations for financial issues. Services may include assistance and referrals for a variety of issues, such as estate settlement, debt counseling, budgeting, college or retirement planning, etc. A discount of 25 percent is available, if a local CPA is retained.

*We know...sometimes sympathy just isn't enough.*

For more information about Regence Life and Health, contact your local Regence sales representative, or call:

**1-503-721-7161** or **1-800-794-5390**

**[www.regencelife.com](http://www.regencelife.com)**

