Legal Referrals and Financial Advice

As a Spring Health member, you have access to experts and resources to help you navigate life's challenges.

Legal Services

Members can obtain support for any legal matter, with the exception of those involving disputes or actions between an employee/dependent and their employer or for business issues. Legal services include: consumer rights, matrimonial law, traffic issues, civil litigation, tenancy, wills, and probate.

Financial Services

Work-life financial services provide members with a program of comprehensive financial support services. Financial services include: bankruptcy counseling, budgeting, buying a home for the first time, major life event planning, college fund planning, credit card debt, retirement planning, foreclosure prevention, and identity theft prevention.

Need support?

Access Spring Health at springhealth.com/ koch. Click *Work-Life Resources* and enter *koch* as the code. You may also call 844-773-1425.

For more detailed information, see the *Summary Plan Description* under *Plan Documents* after logging into Koch Benefits Enrollment.

Financial Advice

Need help with financial decisions? Budgeting basics. Rent vs. buy. Managing credit. Professional coaches from Spring Health can help you through your financial challenges.

This information applies to U.S. employees who are enrolled in a Koch-company medical plan. With the exception of those considered temporary, temporary Field Service, OPD Field Service, Engineering Field Boilermaker or those employed by Encadria Staffing Solutions, LLC, all U.S. employees have access to Spring Health.

Any conflict between this summary and the benefit plan documents shall be controlled by the plan documents. If there is any conflict between this summary and your company's policies, the company policy shall control. Koch Industries, Inc. reserves the right to make changes in the benefits, costs and other provisions relative to employee benefits or to terminate any benefit plan or program offered to employees at any time.

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