



Health Advocate Employee Assistance + Work/Life Programs

Included in your Colonial Life group term life insurance



Each day comes with its own set of challenges—expected and unexpected.

At Colonial Life, we're here to help you. That's why we're offering Health Advocate's Employee Assistance Program and Work/Life Balance Program (EAP + Work/Life) with our group term life insurance, **at no additional cost.**

More assistance, more ways to find balance

Health Advocate provides confidential counseling* and resources via phone, in-person or online chat for a variety of personal and work issues:

- Stress, anxiety and depression
- Substance dependency/addiction
- Child care, camps and after-school care
- Grief and loss
- Special needs services
- Identity theft resources
- Retirement planning
- Staying healthy

Access an expert team for life's biggest headaches

One of Health Advocate's many services can help relieve the burden of your medical and dental bills not covered by insurance.

Medical Bill Saver™ can:

- Negotiate to help reduce non-covered medical and dental bills over \$400 on the balance due and/or payment plans on your behalf
- Provide a Saving Results Statement summarizing the outcome
- Explain how to maximize savings and get the most value from your benefits

Using trend information, provider specialty, procedure type and geographic region, their experienced negotiators can often obtain significant savings.



To access, call or go online:

1-888-645-1772

ColonialLife.com/EAP

Life Planning Services

Included in your Colonial Life group term life insurance



Colonial Life has partnered with Health Advocate to offer a helping hand to an insured terminally ill employee or spouse, or designated beneficiaries of an employee or spouse. Life Planning Services can provide guidance when you may have many financial and legal decisions to make and are not sure where to begin.

At no additional cost for 12 months, you have access to Health Advocate's Life Planning Services that can provide:

- Impartial, confidential consultations
- A Life Planning Resource Guide that contains a tasks and decisions checklist, the basics on settling an estate, and more
- Access to legal and financial experts who can help with decisions such as dealing with creditors and financial changes
- Tips and downloadable forms relating to wills, estates, survivor benefits and budgeting



To access, call or go online:

1-800-422-5142

HealthAdvocate.com/members

ColonialLife-lifeplanning

Talk with your Colonial Life benefits counselor to learn more about how these valuable services can help during challenging times.

The Employee Assistance Program and Life Planning Services, provided by Health Advocate, are available with Colonial Life & Accident Insurance Company's group term life offering. Terms and availability of service are subject to change. The service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact the company for full details.

*The consultants must abide by federal regulations regarding duty to warn of harm to self or others. In these instances, the consultant may be mandated to report a situation to the appropriate authority.

Insurance products are underwritten by Colonial Life & Accident Insurance Company.
©2018 Colonial Life & Accident Insurance Company. All rights reserved. Colonial Life is a registered trademark and marketing brand of Colonial Life & Accident Insurance Company.

Health Advocate EAP and Work/Life Services Embedded Model

Experience:

- Providing EAP and Work/Life services since 1979.
- 90+ years Senior EAP leadership experience.
- Knox-Keene licensure received February 2014 thereby allowing Health Advocate EAP to manage any session model in any manner in California and Nevada.

Eligibility

- Available to employees, eligible dependents, parents and parents-in-law.

EAP and Work/Life Services

Call Centers

- 24/7 access to master's level staff clinicians for information, assessment, short-term problem resolution and referrals.
- Unlimited telephonic critical incident stress debriefing support.
- Multi-language capabilities through Certified Languages International (200+ languages).
- Consultation regarding, but not limited to, relationship issues, stress, coping with change, grief and loss, family and marital issues, adjustment disorder, depression, anxiety, drug and alcohol abuse, gambling, and domestic violence.
- Consultation regarding, but not limited to, parenting skills, positive discipline, child development, safety, becoming a parent and special needs issues.
- Consultations are also available for work related issues, regarding, but not limited to, coworker relationships, burnout, and workplace stress.
- Case management for inpatient and outpatient treatment.

Unlimited Phone Consultations and In-Person Sessions

- Unlimited telephonic support
- Up to 3 face-to-face sessions per issue for assessment and short-term problem resolution. Sessions are conducted by a network of qualified EAP consultants.
- Secure, HIPAA compliant Video EAP sessions for those in rural communities, those with transportation concerns, or those that may prefer the use of technology to receive the service. Video counseling services are in lieu of face to face sessions.

Provider Network

- National network of over 60,000 licensed EAP affiliates.
- All EAP providers have a master's degree or higher with state licensure.
- All providers carry a minimum of \$1,000,000/\$3,000,000 liability insurance

Work/Life Resources for Parenting, Older Adults and Child Care – available telephonically and online

- Consultations with our Work/Life specialists regarding child care issues, (i.e. child care centers, family child care homes, nanny agencies, summer camps, babysitter tips, community resources).
- Personalized referrals for local in-home or daycare centers options with confirmed vacancies.
- Consultation with our Work/Life specialists regarding elder care issues (i.e. nursing homes, assisted-living facilities, independent living facilities, home healthcare, hospice, respite care, geriatric care managers, senior centers, adult day care centers, community services and resources).
- Personalized searches and referrals to in-home services such as home delivered meals, chore and hospice services, living arrangements such as nursing homes, assisted living, shared housing and adult day care centers.
- Child care/elder care and summer camp locators online.

Health Advocate EAP and Work/Life Services Embedded Model

Financial Services – available telephonically and online

- Unlimited Consultation - access to qualified financial consultants via telephone for information and assistance; on topics including but limited to Financial: Debt Management, Budgeting, College Funding, Retirement Strategies, Life Insurance Needs.
- Financial Planning Consultation - access to consultation with certified financial professionals. Financial planning consults will focus on problem solving, strategic planning and will provide objective information while not recommending or endorsing investment options.
- Accredited financial consultants who provide consultations regarding credit management, budget analysis, home buying, mortgage/refinancing evaluation, retirement planning, 401(K) plan questions, basic estate planning and questions about tax planning and preparation.
- Financial Counselors are all Accredited Financial Counselors (AFC).

Online Financial Wellness Program

- Financial Wellness Online Program offers personalized help and online tools to help employees better manage their money, manage debt and save for the future.
- Financial Wellness Portal offers a Financial Fitness Center with more than 200 multigenerational tutorials on savings and investing, planning health and life insurance benefits, student loan repayment and more.
- Provides accessible online resources– articles, calculators, downloadable forms

Online Savings and Discount Center

- Access to our convenient EAP and Work/Life website that provides members with a link to the Savings Center, offering discounts of up to 50 percent off name brand, practical and luxury items.

Medical Bill Saver

- Can help lower your out-of-pocket costs on your medical bills not covered by your insurance.
- Will work with your providers to lower the balance on any uncovered medical or dental bill over \$400. We can attempt to negotiate bills to help reduce the balances that apply to deductibles and coinsurance.

Legal Services – available telephonically and online

- Network Attorney Consultation - access to consultation with network attorneys delivered via telephone or in-person to include up to thirty (30) minutes of consultation per legal issue (“Initial Attorney Consultation”). The network of state-specific attorneys includes more than 20,000 attorneys that are part of the network at approximately 8500 locations throughout the USA, Canada, Puerto Rico, Virgin Islands and Guam. Attorneys are pre-screened and licensed.
- Discount on Attorney Services – following Initial Attorney Consultation, 25% discount off standard legal fees as offered by Health Advocate’s network of attorneys. Option of telephonic consulting or in person appointment with a network attorney for state specific legal inquiries.
- Consultations regarding divorce, family matters, landlord/tenant and real estate, consumer credit concerns, criminal matters or debtor/creditor issues.
- A legal library located on our website with helpful information with topics ranging from elder and criminal law, divorce and child custody to naturalization and immigration. Printable, downloadable forms on a wide variety of legal issues from consumer and credit issues, to estate planning, family and personal law, wills and real estate.
- Online Legal articles and forms, including advanced directives.

Concierge Services

- Provides members with year-round access to a team of luxury lifestyle experts. This service includes access to over 50,000 events worldwide on a yearly basis. Available services include access to commercial events, booking services, errand running and travel assistance.

Health Advocate EAP and Work/Life Services Embedded Model

Management Assistance Program (MAP)

- 24/7 unlimited telephonic support for managers and supervisors.
- Case management and follow up of all employer formal or mandated referrals, reporting compliance or non-compliance to the Designated Employer Representative (DER).
- Assistance with work place concerns such as employee tardiness and absenteeism, disciplinary problems, employee performance and productivity, employees with substance abuse concerns, co-worker conflicts, workplace violence and managing virtual employees.
- Pre Fitness-for-Duty consultations and coordination and referral for Fitness-For-Duty evaluation, if necessary.
- Return to work monitoring and coordination with Human Resources.

Critical Incident Management Services – Fee for Service

- Dedicated Critical Incident Consultations available telephonically to managers and supervisors for consultation regarding on-site support for incidents such as workplace violence, robbery, death or downsizing. Critical incident support materials are available for telephonic or on-site consultations.
- On-site Critical Incident Stress Debriefing (CISD) services provided at the worksite.

Training Services - Fee for Service

- Onsite services including, but not limited to, stress management, harassment awareness training, reasonable suspicion, substance abuse, benefits fairs.

Website Access to Comprehensive Resources

- Resources for members to educate themselves on a variety of topics, on a variety of levels, from quick tips to in-depth articles.
- Interactive tools for stress, coping with change, financial wellness, substance abuse, etc.
- Email and chat access to EAP staff for the ability to schedule a telephone consultation.
- News alerts and online posting for any national critical incidents.
- Option to convert the entire website from English to Spanish or French.
- Online webinars and orientation video

Account Management

- Account support is provided by your Colonial Life representative.

Employee Communication Materials

- Colonial Life provides marketing brochure 101868 to each employee that purchases a certificate.