

Unum

Work-Life EAP Program

Travel Assistance Program

These benefits are included when enrolled in any Unum product (Life/AD&D, STD, LTD)

Life's stresses aren't a game

Real solutions are close at hand



Help with stress

A satisfaction survey of employees who used work-life balance EAP shows nearly 75% reported less stress.¹



When you have questions, concerns or emotional issues surrounding your personal or work life, you can count on us to offer help. Unum's EAP offers unlimited access to master's level consultants by telephone, resources and tools online, and up to three face-to-face visits with a consultant for help with a short-term problem.*

Help for personal challenges, big and small

Keeping your work and personal life in balance can sometimes be tricky. Stressful situations can affect your health, well-being and ability to focus on what's important.

That's when you can pick up the phone and speak confidentially** to a master's level consultant who can help you or a family member to:

- Locate childcare and eldercare services and obtain matches to the appropriate provider based on your or your family's preferences and criteria. The consultant will even confirm space availability.
- Speak with financial experts by phone regarding issues such as budgeting, controlling debt, teaching children to manage money, investing for college, and preparing for retirement
- Work through complex, sensitive issues such as personal or work relationships, depression, or substance abuse
- Get a referral to a local attorney for a free, 30-minute in-person or telephonic legal consultation

You'll have access to an attorney for state specific legal information and services. If you decide to retain the attorney, you may be eligible to receive a 25% discount on additional services.

You also have unlimited website access at www.lifebalance.net where you can:

- Read booklets, life articles and guides
- View videos and online seminars, as well as listen to podcasts
- Subscribe to email newsletters
- Find information on parenting, retirement, finances, education and more

**Balance can be a call
or click away:**

1-800-854-1446, English
1-877-858-2147, Spanish
1-800-999-3004, TTY/TDD

www.lifebalance.net
(user ID and password: lifebalance)



**To learn more or request
your EAP wallet card,
please contact your human
resources department.**

- Use health management online calculators and other tools to help you with topics such as losing weight or starting a new exercise program
- Access links to other informative websites
- Use school, camp, eldercare and childcare locators
- Use financial calculators, retirement planners, worksheets and more

Guidance for work-related conflicts

If you're a manager dealing with staff issues such as an employee who's feeling overwhelmed by his or her workload, you have unlimited access to guidance from a team of consultation experts. Call the toll-free work-life balance EAP number to:

- Have a confidential sounding board and objective view
- Work on communication and problem-solving skills
- Learn how to motivate your employees

If you are a supervisor or working to become one, you can visit the website at www.lifebalance.net to get information on managing people using resources such as:

- Electronic management newsletters
- Recommended reading lists on management
- Self-assessment tools to be a better manager
- Manager podcasts

A wallet card is available with telephone number and online contact information. Please see your human resources manager or Unum representative to request one.

* In California and Nevada, employees and their family members may confer with a local consultant up to three times in a six-month time period.

** 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.

1 2012 1st Quarter Performance dashboard survey, Unum Group LTD and Life, Ceridian Corporation, March 2012.

unum.com

Work-life balance employee assistance program services are provided by Ceridian Corporation. These services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

Insurance products are underwritten by the subsidiaries of Unum Group.

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How would you handle an emergency away from home?

Worldwide emergency travel assistance



Support for a variety of situations

For more information about Unum's worldwide emergency travel assistance, visit unum.com/travelassistance or contact your human resources manager or Unum representative.

Whether traveling for business or pleasure, you have worldwide emergency travel assistance in your suitcase.

No one expects to become ill or injured or need legal assistance when traveling, but unexpected emergencies do occur. Whether you're traveling for business or personal reasons, our worldwide emergency travel assistance program goes with you, whether you travel to a foreign country or just 100 or more miles from home.¹ Help is just a phone call away — day or night — if you, your spouse² or your dependent children need immediate assistance anywhere in the world.

Services are available for simple to extreme travel emergencies:

- Hospital admission assistance³
- Emergency medical evacuation
- Critical care monitoring
- Medical repatriation
- Emergency message service
- Transportation for a friend or family member to join the hospitalized patient
- Care of minor children
- Emergency trauma counseling
- Prescription assistance
- Assistance in the return of a vehicle
- Legal and interpreter referrals

One simple phone call will connect you to:

- Multi-lingual, medically certified crisis management professionals
- A state-of-the-art global response operations center
- Qualified medical providers around the world

Unum travel assistance services are provided by Assist America Inc.,



the nation's largest provider of global emergency assistance services through employee benefit plans.⁴ Assist America's medically certified personnel are ready to help 24 hours a day, 365 days a year, and can connect you with pre-qualified, English-speaking and Western-trained medical providers anywhere in the world.

*All services must be arranged and paid for by Assist America, and no claims for reimbursement are accepted. Medical expenses such as care and treatment in a hospital are paid for by you or your health insurance policy (if care received is covered in your policy).

The Unum worldwide emergency travel assistance program is provided by Assist America Inc., with no geographical or pre-existing condition exclusions, and no exclusions on any sports-related injury. Assist America arranges and pays for 100% of the services the company provides without any caps or charge-backs either to the employer or the employee.³

Call the number on your emergency travel assistance wallet card if you have a travel emergency. If you have misplaced your wallet card, contact your human resources department and ask for a replacement.

Learn more about your worldwide emergency travel assistance program at unum.com/travelassistance.

^{1,2} Worldwide emergency travel assistance services are provided by Assist America Inc. All emergency travel assistance must be arranged by Assist America, which pays for all services it provides. Medical expenses such as prescriptions or physician, lab or medical facility fees are paid by the employee or the employee's health insurance. Services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Employees are covered for business or personal travel; spouses and dependent children are covered for personal travel only. Please contact your Unum representative for full details.

³ Hospital admission is coordinated by Assist America Inc.

⁴ Assist America Inc. internal data [cited September, 2011], available from <http://www.assistamerica.com>

Unum, Chattanooga, Tennessee

Insurance products underwritten by the subsidiaries of Unum Group.

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