



FOR EMPLOYEES COVERED UNDER THE HARTFORD'S DISABILITY OR CRITICAL ILLNESS INSURANCE OR LEAVE MANAGEMENT SERVICES.

GETTING SUPPORT SHOULD BE EASY.

Life presents complex challenges. If unexpected happens, you want to know that you and your family have simple solutions to help you cope with the stress and life changes that may result. That's why The Hartford's Ability Assist Counseling Services, offered by ComPsych®,¹ can play such an important role. Our straightforward approach takes the complexity out of benefits when life throws you a curve.

COMPASSIONATE SOLUTIONS FOR COMMON CHALLENGES.

From the everyday issues like job pressures, relationships, retirement planning or personal

impact of grief, loss, or a disability, Ability Assist can be your resource for professional support. You and your family, including spouse and dependents, can access Ability Assist, once you have an approved claim under The Hartford's Disability insurance, Critical Illness insurance or Leave Management Services.

SERVICE FEATURES.

The service includes up to three face-to-face emotional or work-life counseling sessions per occurrence per year. This means you and your family members won't have to share visits. Each individual can get counseling help for his/her own unique needs. Legal and financial counseling are also available by telephone during business hours. HealthChampion^{SM1} offers unlimited access to services.²

ABILITY ASSIST COUNSELING SERVICES

<p>Emotional or Work-Life Counseling</p>	<p>Helps address stress, relationship or other personal issues you or your family members may face. It's staffed by GuidanceExpertsSM—highly trained master's and doctoral level clinicians – who listen to concerns and quickly make referrals to in-person counseling or other valuable resources. Situations may include:</p> <ul style="list-style-type: none"> • Job pressures • Relationship/marital conflicts • Stress, anxiety and depression • Work/school disagreements • Substance abuse • Child and elder care referral services
<p>Financial Information and Resources</p>	<p>Provides support for the complicated financial decisions you or your family members may face. Speak by phone with a Certified Public Accountant and Certified Financial Planners on a wide range of financial issues. Topics may include:</p> <ul style="list-style-type: none"> • Managing a budget • Retirement • Getting out of debt • Tax questions • Saving for college

continued



ABILITY ASSIST COUNSELING SERVICES *con't.*

Legal Support and Resources

Offers assistance if legal uncertainties arise. Talk to an attorney by phone about the issues that are important to you or your family members. If you require representation, you'll be referred to a qualified attorney in your area with a 25% reduction in customary legal fees thereafter. Topics may include:

- Debt and bankruptcy
- Guardianship
- Buying a home
- Power of attorney
- Divorce

Health ChampionSM

A service that supports you through all aspects of your health care issues by helping to ensure that you're fully supported with employee assistance programs and/or work-life services. HealthChampion is staffed by both administrative and clinical experts who understand the nuances of any given health care concern. Situations may include:

- One-on-one review of your health concerns
- Preparation for upcoming doctor's visits/lab work/tests/surgeries
- Answers regarding diagnosis and treatment options
- Coordination with appropriate health care plan provider(s)
- An easy-to-understand explanation of your benefits-what's covered and what's not
- Cost estimation for covered/non-covered treatment
- Guidance on claims and billing issues
- Fee/payment plan negotiation

A CASE IN POINT.³

"The initial counselor I spoke with was so comforting and easy to communicate with. She put me right at ease and empowered me to follow through with the program. She was wonderful."

- Hartford Customer, *Ability Assist* User

This award-winning resource provides trusted information, resources, referrals and answers to everyday questions right from your desktop or the privacy of your home. It includes:

- Chat sessions with professional moderators.
- Access to hundreds of personal health topics and resources for child care, elder care, attorneys or financial planners.

Visit WWW.GUIDANCERESOURCES.COM to create your own personal user name and password. If you're a first-time user, you'll be asked to provide the following information on the profile page:

1. In the Company/Organization field, use: **HLF902**
2. Then, create your own confidential user name and password.
3. Finally, in the Company Name field at the bottom of personalization page, use: **ABILI**

GETTING IN TOUCH IS EASY.

On the phone: Just one simple call.

For access over the phone, simply call toll-free **1-800-96-HELPS (1-800-964-3577)**.

Online: The point is simplicity.

You'll also have 24/7 access to GuidanceResources® Online (offered by ComPsych).¹

Prepare. Protect. Prevail.®

Visit us at THEHARTFORD.COM/EMPLOYEEBENEFITS



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² HealthChampionSM specialists are only available during business hours. Inquiries outside of this time frame can either request a call-back the next day or schedule an appointment.

³ This case illustration is fictitious and for illustrative purposes only.