

Employee assistance and life planning

Get support when you need it the most



The Employee Assistance Program (EAP) and Life Planning Services from Health Advocate offer a wide range of support that can help you with life's challenges at home and work. These benefits are available to you with Colonial Life Group Term Life Insurance.

More options to get support

Health Advocate EAP provides 24-hour confidential counseling* and resources with unlimited phone support, online chat and up to three face-to-face sessions for a variety of personal and work issues, such as:

- 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

Expert support on medical expenses

Get help in navigating your medical and dental out-of-pocket expenses with Medical Bill Saver®, another Health Advocate EAP resource. Medical Bill Saver can help:

- Negotiate out-of-pocket medical and dental costs over \$400
- Provide a Savings Results Statement summarizing the outcome
- Explain how to maximize your savings and get the most value from your benefits

To access EAP, call or go online:



Online ColonialLife.com/EAP



Telephone 1-888-645-1772

Life Planning Services

Health Advocate Life Planning Services can help ease the burden on families with a terminally ill employee, spouse or designated beneficiary. This service offers financial and legal counseling for up to 12 months, including:

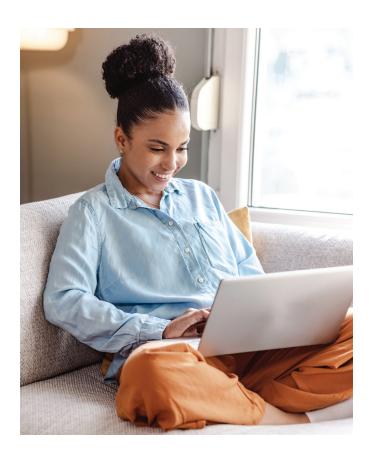
- · Impartial, confidential consultations
- A Life Planning Resource Guide with decisions checklist and basics on settling an estate
- Legal and financial counseling on dealing with creditors and financial changes
- Tips and downloadable forms relating to wills, estates, survivor benefits and budgeting

To access Life Planning Services, call or go online:

Online HealthAdvocate.com/members

Enter "Colonial Life – Life Planning" in the menu.

Telephone 1-800-422-5142





Talk with your Colonial Life benefits counselor to learn more about these valuable services.

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. Medical Bill Saver is a registered service mark of Health Advocate, Inc. Terms and availability of service are subject to change. The service provider does not provide legal advice; please consult your attorney for guidance. State-mandated limitations for legal services in WA apply. Services are not valid after coverage terminates. Please contact the company for full details.



ColonialLife.com

Insurance products are underwritten by Colonial Life & Accident Insurance Company, Columbia, SC.

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^{*} 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.