

# Help your workforce work through life's challenges, before they impact your business



## Employees can now get help with medical and dental bills

- Our EAP program comes with **Medical Bill Saver™**, which can help lower employees' out-of-pocket costs on medical and dental bills.
- We work with medical and dental providers to negotiate and lower bills over \$400 where possible.

We've all experienced some type of personal problem, concern or emotional crisis at one time or another. Unum's EAP+Work/Life program gives employees access to counselors\* and services for help with personal, family and work issues. Because when employees get the help they need, they can give their best at work.

## Employee assistance program

Unum's employee assistance program (EAP) is designed to help your employees lead happier and more productive lives at home and at work. When they have issues, they can work with Licensed Professional Counselors to define the problem and obtain appropriate assistance.

Through the EAP, employees can get help with personal, family and work issues such as:

- ✓ Stress, depression, anxiety
- ✓ Relationship issues, divorce
- ✓ Job stress, work conflicts
- ✓ Family and parenting problems
- ✓ Anger, grief and loss
- ✓ Addiction, eating disorders, mental illness

The Licensed Professional Counselor will either address concerns during a few initial sessions or refer the employee to other appropriate counselors or community resources for long-term help.

## Who is covered?

Unum's EAP services are available to all eligible employees, their spouses or domestic partners, dependent children, parents and parents-in-law.



For more information about Unum's Employee Assistance

Program, please contact your Unum representative.

## Work/Life balance services

Employees can also reach out to our Work/Life Specialists for help with balancing the demands of home, family and the workplace. Our specialists can answer questions, as well as put employees in touch with outside resources.

### Work/Life Specialists can help find:

#### CHILDCARE SERVICES

- Childcare centers
- Babysitter tips
- Family-run child care homes
- Community resources
- Nanny agencies
- Pre-schools

#### ELDERCARE SERVICES

- Assisted living facilities
- Nursing homes
- Independent living options
- Adult day-care services
- Geriatric care managers
- Services for adults with disabilities

#### FINANCIAL SERVICES

- Debt management solutions
- Budgeting assistance
- Credit report assistance

#### LEGAL SERVICES

- Personal/family and elder law
- Real estate
- Identity theft

#### ADDITIONAL KEY FEATURES

- **Medical Bill Saver™ service** that can help negotiate out-of-pocket medical and dental expenses over \$400.
- **24/7 access** to master's level staff clinicians for information, assessment, short-term problem resolution and referrals.
- **Up to 3 face-to-face counseling sessions.** Sessions are conducted by a network of qualified EAP consultants.
- In lieu of face to face sessions, we **offer HIPAA compliant video counseling sessions** for those in rural communities, those with transportation concerns, or those that may prefer the use of technology to receive the service.
- We provide access to a **national network of over 60,000 licensed EAP affiliates.** All EAP providers have a master's degree or higher with state licensure.

[unum.com](http://unum.com)

Services may not be available in New York.

\* 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.

The Work-life Balance Employee Assistance Program, provided by HealthAdvocate, is available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details.

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