ABILITY ASSIST® COUNSELING SERVICES (RA/PA)

THE HARTFORD

Disability is a challenge. Getting support should be easy.

Life presents complex challenges. If a disability 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, at any time, as long as you are covered by The Hartford's **Long-term Disability (LTD)** coverage.

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.

ABILITY ASSIST COUNSELING SERVICES	
Emotional or Work-Life Counseling	Helps address stress, relationship or other personal issues you or your family members may face. It is staffed by GuidanceExperts℠—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: • Job pressures. • Stress, anxiety and depression. • Substance abuse. • Relationship/marital conflicts. • Work/school disagreements. • Child and elder care referral services.
Financial Information and Resources	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: • Managing a budget. • Getting out of debt. • Saving for college. • Retirement. • Tax questions.
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. • Buying a home. • Divorce. • Guardianship. • Power of attorney.

(continued on next page)

Prepare today.
Help protect tomorrow.

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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). 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 username 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

Snap the Tag with your phone to save this contact info.

Need the app? http://gettag.mobi

A case in point.[2]

"I have gotten counseling over the years for various reasons: divorce, job loss, depression, etc. My sessions with the counselor were the most constructive I have ever had – he gave me tools to deal with problems that were amazingly effective and I have come out of our three sessions with a far more positive outlook than ever before. He was truly the most effective counselor I have ever talked with."
– Hartford Customer, *Ability Assist User*

Need more facts?

Just visit our Web site at **thehartford.com/employeebenefits**.

www.thehartford.com

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USA PARALYMPICS

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[1] Ability Assist® Counseling Services are provided through The Hartford by ComPsych®, the largest provider of employee assistance programs, managed behavioral health, work/life and crisis intervention services. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. Source: Business Insurance, Largest EAP Provider 2010 Survey, December 2010 edition. The Hartford's Privacy Policy policy is available at: thehartford.com/legalinfo/privacy-policy/online-privacy-policy/.

[2] Not an actual photo.

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