



GETTING SUPPORT SHOULD BE EASY

FOR EMPLOYER GROUPS WITH 5K+ ELIGIBLE LIVES

Life presents complex challenges. If the unexpected happens, you should have simple solutions to help 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 everyday issues like job pressures, relationships and retirement planning to highly impactful issues like grief, loss, or a disability, Ability Assist is 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, Voluntary 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. You can each get counseling help for your own unique needs. Counseling for your legal, financial, medical and benefit-related concerns is also available by phone.

EXTRAS THAT SUPPORT AND ASSIST

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

Visit **www.guidanceresources.com** to access hundreds of personal health topics and resources for child care, elder care, attorneys or financial planners.

If you're a first-time user, click on the Register tab.

1. In the Organization Web ID field, enter: **HLF902**
2. In the Company Name field at the bottom of personalization page enter: **ABILI**
3. After selecting "Ability Assist program", create your own confidential user name and password.

 (Snap a photo with a mobile device to capture information above.)

continued



ABILITY ASSIST COUNSELING SERVICES	
Emotional or Work-Life Counseling	<p>Helps address stress, relationship or other personal issues you or your dependents may face. It is staffed by GuidanceExpertsSM—highly trained master’s-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
Financial Information and Resources	<p>Provides unlimited telephonic support for the complicated financial decisions you or your dependents 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
Legal Support and Resources	<p>Offers unlimited telephonic assistance if legal uncertainties arise. Talk to an attorney by phone about the issues that are important to you or your dependents. 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:</p> <ul style="list-style-type: none"> • Debt and bankruptcy • Guardianship • Buying a home • Power of attorney • Divorce
Health and Benefit Services	<p>HealthChampionSM is a service that supports you through all aspects of your health care issues.² HealthChampion is staffed by both administrative and clinical experts who understand the nuances of any given health care concern. Situations may include:</p> <ul style="list-style-type: none"> • 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

Check with your benefits manager for more information on **Ability Assist Counseling Services**



The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Home office is Hartford, CT. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

Services may not be available in all states. Visit <https://www.thehartford.com/employee-benefits/value-added-services> for more information.

¹ Ability Assist®, GuidanceResources® and HealthChampionSM services are provided through The Hartford by ComPsych®. ComPsych, GuidanceResources®, Family Source®, LegalConnect® and FinancialConnect® are registered trademarks of ComPsych Corporation. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. The Hartford is not responsible and assumes no liability for the goods and services provided by ComPsych. ComPsych and GuidanceResources are registered trademarks and HealthChampion is a service mark of ComPsych Corporation.

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