



## An Overview of Your *My*GuidanceResources® Program

### No matter what's going on in your life, GuidanceResources® is here to help.

Personal problems, planning for life events or simply managing daily life can affect your work, health and family. GuidanceResources is a company-sponsored service that is available to you and your dependents, at no cost, to provide confidential support, resources and information to get through life's challenges. This flyer explains how GuidanceResources can help you.

#### Confidential Counseling on Personal Issues

Your Employee Assistance Program (EAP) is a confidential assistance program to help address the personal issues you and your dependents are facing. This service, staffed by experienced clinicians, is available by phone 24 hours a day, seven days a week. A GuidanceConsultant™ is available to listen to your concerns and refer you to a local provider for in-person counseling or to resources in your community. Call any time with personal concerns, including:

- › Depression
- › Stress and anxiety
- › Marital and family conflicts
- › Alcohol and drug abuse
- › Job pressures
- › Grief and loss

#### Financial Information, Resources and Tools

Financial issues can arise at any time, from dealing with debt to saving for college. Our financial professionals are here to discuss your concerns and provide you with the tools and information you need to address your finances, including:

- › Saving for college
- › Tax questions
- › Getting out of debt
- › Estate planning
- › Retirement planning

#### Beneficiary Financial Counseling

FinancialPoint® provides no-cost financial planning assistance to beneficiaries with an approved life claim or employees with an approved Accelerated Benefit Option claim. Your beneficiary may call or go online to receive a welcome kit containing helpful information and a questionnaire, which may be completed via the form provided or electronically through GuidanceResources Online. Upon completion of the questionnaire, a personalized

financial planning report will be prepared. The report can help with confusing issues such as budgeting, loss of income, creditors, planning for college and more. In addition, your beneficiary will receive one year of access to financial professionals through a toll-free number.

#### Online Will Preparation, Final Arrangements and Answers to Other Legal Questions

You may complete a legally binding will or plan your final arrangements online through EstateGuidance® at no cost to you. Also, when a legal issue arises, our attorneys are available to provide confidential support with practical, understandable information and assistance. If you require representation, you can also be referred to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call any time with legal issues including:

- › Divorce and family law
- › Bankruptcy
- › Debt obligations
- › Criminal actions
- › Landlord and tenant issues
- › Civil lawsuits
- › Real estate transactions
- › Contracts
- › Prepare a final arrangements document

#### Online Information, Tools and Services

GuidanceResources® Online is your one stop for expert information to assist you with the issues that matter to you, from personal or family concerns to legal and financial concerns. Create your own account by going to [www.guidanceresources.com](http://www.guidanceresources.com). Each time you return to the site, you will find personalized, relevant information based on your individual life needs. You can:

- › Review in-depth HelpSheets<sup>SM</sup> on topics you select
- › Get answers to specific questions
- › Search for services and referrals
- › Use helpful planning tools

**WE ARE AVAILABLE 24 HOURS A DAY, 7 DAYS A WEEK.**

**Call: 800.311.4327**

**TDD: 800.697.0353**

**Online: [guidanceresources.com](http://guidanceresources.com)**

**Your company Web ID: MGR311**



## Commonly Asked Questions About Your EAP

MyGuidanceResources®

### Employee Assistance Program (EAP)

Your company provides an Employee Assistance Program (EAP) to their employees who may be affected by personal problems. The EAP is a strictly confidential employee benefit which provides assessment and short-term counseling to employees, their spouses and their dependents. An employee or an employee's family member can access the program by calling the ComPsych® GuidanceResources® toll-free number: **800.311.4327**. In order for everyone to better understand the EAP services, here is information and answers to frequently asked questions.

### What happens when I call the EAP?

An Intake Specialist (a masters or PhD level minimum counselor) will collect some general information about you and will talk with you about your needs. This specialist will then refer you to a provider in your area that best fits your personal needs.

### How many complimentary sessions will I get with a ComPsych counselor?

You will receive three (3) counseling sessions at no charge. If it is determined that the problem cannot be resolved in short-term counseling through the EAP and you will need longer term treatment, you will be referred to a specialist early on, and your insurance coverage will be activated.

### Can my children use the EAP?

Yes. Children experience many pressures today as well. The EAP is a confidential employee benefit for employees and their families.

### Is the EAP really confidential?

By law, ComPsych may not release any employee records to anyone without the written consent of the employee or client.

### Why do they pay for this benefit?

Because your company cares about its employees, and they recognize that personal problems can affect job performance, causing stress, absenteeism, employee turnover, etc.

### What type of legal assistance is available?

When a legal issue arises, our attorneys are available to provide confidential support. If you require representation, you can also be referred to a qualified attorney in your area. Call any time with legal issues including:

- › Divorce and family law
- › Debt obligations
- › Landlord and tenant issues
- › Real estate transactions
- › Bankruptcy
- › Criminal actions
- › Civil lawsuits
- › Contracts

### Can the EAP assist with my financial concerns?

Our financial professionals are here to discuss your concerns and provide you with the tools and information you need to address your finances, including:

- › Getting out of debt
- › Retirement planning
- › Credit card or loan problems
- › Saving for college
- › Tax questions
- › Estate planning

### What about writing a will?

A will is one of the most important documents for you to have. Your benefits include free online will preparation. EstateGuidance® lets you quickly and easily write a will on your computer. Just go to [www.guidanceresources.com](http://www.guidanceresources.com) and click on the EstateGuidance link. Follow the prompts to create and download your will at no cost. Online support and instructions for executing and filing your will are included. You can:

- › Name an executor to manage your estate
- › Choose a guardian for your children
- › Specify your wishes for your property
- › Provide funeral and burial instructions

Call: **800.311.4327**

TDD: **800.697.0353**

Go online: [guidanceresources.com](http://guidanceresources.com)

Your company Web ID: **MGR311**