

# EXTRAS THAT SUPPORT AND ASSIST

For access over the phone, simply call toll-free

# **800-96-HELPS** (800-964-3577)

Visit 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**
- In the Company Name field at the bottom of personalization page enter: ABILI
- After selecting "Ability Assist program", create your own confidential user name and password.



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

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 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 fully-insured Short-term Disability (STD) and Long-term Disability (LTD) or Voluntary insurance.

## SERVICE FEATURES

The service includes up to three face-to-face emotional counseling sessions per occurrence per year. This means you and your family members won't have to share visits. You can each get unlimited telephonic financial, legal and health care support services as long as you're covered under a fully-insured Group Disability or Voluntary policy from The Hartford. All services are available only when on an approved claim.



#### **ABILITY ASSIST COUNSELING SERVICES**

# Emotional or Work-Life Counseling

Helps address stress, relationship or other personal issues you or your dependents may face. It is staffed by GuidanceExperts<sup>SM</sup> – 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:

- Job pressures
- Work/school disagreements
- Relationship/marital conflicts
- Substance abuse
- Stress, anxiety and depression
- Child and elder care referral services

## Financial Information and Resources

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:

- Managing a budget
- Tax questions

Retirement

- Saving for college
- Getting out of debt

# Legal Support and Resources

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:

- Debt and bankruptcy
- Power of attorney
- Guardianship
- Divorce
- · Buying a home

## Health Care Navigation Services

HealthChampion<sup>SM</sup> 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:

- 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** 

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Business Insurance Employee Benefits Auto Home

<sup>&</sup>lt;sup>1</sup> AbillityAssist and HealthChampion (are offered through The Hartford by 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 and reserves the right to discontinue any of these services at any time. Services may vary and may not be available in all states. Visit The Hartford.com/employee-benefits/value-added-services for more information.

<sup>&</sup>lt;sup>2</sup> HealthChampion<sup>™</sup> 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. 4263 > 5K 01/72