

Ability Assist[®] Counseling Services (RA/PA)



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	<p>Helps address stress, relationship or other personal issues you or your family members may face. It's staffed by GuidanceExpertsSM—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:</p> <ul style="list-style-type: none"> • Job pressures • Stress, anxiety and depression • Substance abuse • Relationship/marital conflicts • Work/school disagreements • Child and elder care referral services
Financial information and resources	<p>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:</p> <ul style="list-style-type: none"> • Managing a budget • Getting out of debt • Saving for college • Retirement • Tax questions
Legal support and resources	<p>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:</p> <ul style="list-style-type: none"> • Debt and bankruptcy • Buying a home • Divorce • Guardianship • Power of attorney

Prepare today.
Help protect tomorrow.

continued



Getting in touch is easy

On the phone: Just one simple call.

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

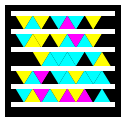
Online: The point is simplicity.

You'll also have 24/7 access to GuidanceResources® Online (offered by ComPsych).² 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.³

“The initial counselor I spoke with was so comforting and easy to communicate with. She put me right at ease and empowered me to follow through with the program. She was wonderful.”

- Hartford Customer, Ability Assist User

Need more facts?

Visit our website at:
thehartford.com/employeebenefits.

www.thehartford.com



THE HARTFORD IS THE OFFICIAL DISABILITY INSURANCE SPONSOR OF U.S. PARALYMPICS.

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.

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: Workforce Management. EAP Providers, June 2013 edition. The Hartford's Privacy Policy policy is available at: thehartford.com/legalinfo/privacy-policy/online-privacy-policy/.

² The GuidanceResources® Program is offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

³ Not an actual photo.