

## GROUP BENEFITS

# 2011 Ability Assist Enhancements

For Priority and Regional Accounts Long-Term Disability Employer Groups with 4- 4,999 eligible lives



The Hartford is excited to announce new enhancements to our Ability Assist Employee Assistance Program (EAP).<sup>1</sup> Ability Assist is available to all employees and their immediate family members who enroll under one of The Hartford's LTD insurance policies. Employees and their family members can access these services at any time without having to file an LTD claim. Use of Ability Assist services is completely confidential.

### Getting help may be easier than ever.

Our new offering helps make it easier for individuals to access benefits. Instead of five "mix-and-match" sessions per household per year, new core benefits include:

- **3 face-to-face sessions with an EAP counselor per occurrence per year.**
  - Family members no longer have to share this benefit as each covered individual can get help for emotional issues - such as: job pressures, relationship conflicts, depression, grief, stress, substance abuse and more.
- **Easy access to counselors by phone 24/7 for assessment and referral services.**
- **Financial, legal and work-life support by phone with experienced professionals during regular business hours or by appointment.**
  - Financial information like budgeting, investments and credit matters from CPAs and CFPs.
  - Legal counsel for bankruptcy, real estate, adoption, and more. (Face-to-face services available at reduced rates.)
  - Work-life help such as child and elder care referrals, relocation services and more.

- **Unlimited online resources help to provide trusted, professional guidance and information.**

### Access to Critical Incident Stress Management (CISM).

- Employers can also benefit from the new enhancements by accessing Critical Incident Stress Management (CISM) services. CISM can serve to help minimize employer risk by helping employees and managers cope with traumatic events and return to work more quickly. This service requires an employer-added fee of \$275 per hour plus travel-related expenses.

### Employer-level services.

To help meet the individual needs of each employer, we offer expanded GuidanceResources EAP program options for an additional fee, including employer-level services like management referrals, training, proactive account management, and more. To assist you in identifying the right program for your customer or for more information, please contact your local Hartford representative.

Need more facts? Just call your local Hartford representative. And visit our Web site at [thehartford.com/groupbenefits](http://thehartford.com/groupbenefits). It's how smart benefit decisions begin.

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. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT.

<sup>1</sup> Ability Assist is provided by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.