

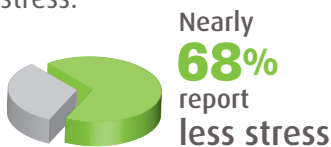
Life's stresses aren't a game

Real solutions are close at hand



Help with stress

A satisfaction survey of employees who used work-life balance EAP shows nearly 68% reported less stress.¹



When you have questions, concerns or emotional issues surrounding your personal or work life, you can count on us to offer help. Unum's work-life balance employee assistance program (EAP) offers unlimited access to master's level consultants by telephone, resources and tools online, and up to three face-to-face visits with a consultant for help with a short-term problem.*

Help for personal challenges, big and small

Keeping your work and personal life in balance can sometimes be tricky. Stressful situations can affect your health, well-being and ability to focus on what's important. That's when you can pick up the phone and speak confidentially** to a master's level consultant who can help you or a family member to:

- Locate childcare and eldercare services and obtain matches to the appropriate provider based on your or your family's preferences and criteria. The consultant will even confirm space availability.
- Speak with financial experts by phone regarding issues such as budgeting, controlling debt, teaching children to manage money, investing for college, and preparing for retirement
- Work through complex, sensitive issues such as personal or work relationships, depression or grief, or issues surrounding substance abuse
- Get a referral to a local attorney for a free, 30-minute in-person or telephonic legal consultation

You'll have access to an attorney for state specific legal information and services. If you decide to retain the attorney, you may be eligible to receive a 25% discount on additional services.

You also have unlimited website access at lifebalance.net where you can:

- Read booklets, life articles and guides
- View videos and online seminars, as well as listen to podcasts
- Subscribe to email newsletters
- Find information on parenting, retirement, finances, education and more

Balance can be a call or click away:

1-800-854-1446, English

1-877-858-2147, Spanish

1-800-999-3004, TTY/TDD

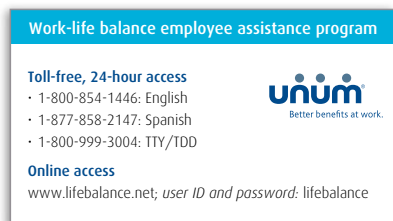
lifebalance.net

LifeWorks mobile app

user ID and password: lifebalance

MORE

To learn more or request your **EAP wallet card**, please contact your human resources department.



For reference only. Not actual card.

- Use health management online calculators and other tools to help you with topics such as losing weight or starting a new exercise program
- Access links to other informative websites
- Use school, camp, eldercare and childcare locators
- Use financial calculators, retirement planners, worksheets and more

Guidance for work-related conflicts

If you're a manager dealing with staff issues such as an employee who's feeling overwhelmed by his or her workload, you have unlimited access to guidance from a team of consultation experts. Call the toll-free work-life balance EAP number to:

- Have a confidential sounding board and objective view
- Work on communication and problem-solving skills
- Learn how to motivate your employees

If you are a supervisor or working to become one, you can visit the website at **lifebalance.net** to get information on managing people using resources such as:

- Electronic management newsletters
- Podcasts and articles for managers
- Self-assessment tools to be a better manager

If you would like to listen to podcasts and audio tracks on the go — or read articles or digital booklets on a mobile device — download the LifeWorks mobile app from your app store on your mobile device.

In addition to the LifeWorks app, a wallet card that includes the work-life balance EAP phone number and online access information is available. Please see your human resources department to request one.

* In California and Nevada, employees and their family members may confer with a local consultant up to three times in a six-month time period.

** The consultants must abide by federal regulations regarding duty to warn of harm to self or others. In these instances the consultant may be mandated to report a situation to the appropriate authority.

1 2012 4th Quarter Performance Dashboard Survey, Unum Group LTD and Life, Ceridian Corporation, December 2012.

unum.com

Work-life balance employee assistance program services are provided by Ceridian Corporation. These services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

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