

Group Benefits from The Hartford



Ability Assist[®]

A Disability is a Major Challenge.
Getting Support to Help You
Cope Shouldn't Be.

Expertise without equal.
Benefits without burden.SM

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A Disability is a Major Challenge. Getting Support to Help You Cope Shouldn't Be.



Ability Assist.

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's¹ Ability Assist program, offered by ComPsych^{®2}, can play such an important role. Our straight-forward approach takes the complexity out of benefits when life throws you a curve.

Some of the challenges you may face after a disability include financial budgeting due to a change in income or healthcare expenses, as well as family/marital stress due to child care concerns, returning to work, or shifts in household responsibilities.

The Hartford offers the professional support of Ability Assist to you at no additional cost if you've enrolled in long-term disability (LTD) coverage. You and your family, including spouse and dependents, can use these services for up to two years after The Hartford has approved your LTD claim.

Comprehensive, Not Complicated – Support You Can Trust After a Disability.

On the Phone – Just One Simple Call.

- Counselors available 24/7, 365 days a year through a toll-free number for assessment and consultations.
- Initial telephone assessment of concerns and reference to resources and in-person providers as needed.
- Simply call **1-800-96-HELPS** (1-800-964-3577).

Face-To-Face – Straight-forward Answers to Help You Face a Disability.

Ability Assist includes up to five face-to-face confidential sessions (or equivalent professional time) per year with a counselor, financial planner and/or legal advisor, or split among the three. The five sessions per year are a combined total for you and your family.

- Help is available to you for **emotional and work-life** concerns such as stress, family or marital conflicts, depression, effective parenting, and child and elder care.

Ability Assist helps you deal with life's challenges after a disability.

- Easy access to professionals – toll-free, 24/7
- Up to five face-to-face sessions per year
- Financial and legal consultation
- Trusted online resources and tools

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- You can access support for **legal** issues, including debt, guardianship, and power of attorney.
- **Financial planning** helps you manage budgets, debt, savings, and tax filing responsibilities.

Online – The Point is Simplicity.

An award-winning online resource, called GuidanceResources OnlineSM (offered by ComPsych), is available to you to provide trusted, expert information, resources, referrals and answers to everyday questions at your convenience. Ongoing support from The Hartford – now as simple as going online.

- Chat sessions with expert moderators.
- Research hundreds of personal health topics or search for childcare, elder care, schools, attorneys or financial planners.
- When you visit www.guidanceresources.com as a first-time user, you will be asked to provide the following information on the profile page:
 - Company/Organization ID: HLF902
 - Create your own confidential User Name and Password
 - At the bottom of the Personalization page, enter the Company name: abili.





An Expanded Network of Support – Additional Help Minus the Complications.

To help you access additional help, Ability Assist makes referrals to local resources and services, such as community and governmental agencies serving the disabled, homemaker services, assistive equipment, and day care for children and elderly parents.

Confidentiality – A Must.

Use of these services is completely confidential. Your employer is not given information about who has used the service without written consent or unless required by law.

Group Benefits from The Hartford

Trouble-Free Support in Times of Trouble.

We know what it takes to get you back on your feet. You want support to get you through tough times without the hassle. You need simple answers. Clear choices. When life takes an unexpected turn, know you can turn to The Hartford.

When life takes an unexpected turn, know you can turn to The Hartford.

DETACH WALLET ID CARD FOR EASY ACCESS TO IMPORTANT INFORMATION

Ability Assist®

Call 1-800-96-HELPS

(1-800-964-3577)

24 Hours a Day, 7 Days a Week

**A disability is a major challenge. Getting support
to *help you cope* shouldn't be.**





¹ 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. 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.

² ComPsych is the largest provider of employee assistance programs, managed behavioral health, work/life, and crisis intervention services. Source: Business Insurance, Largest EAP Provider 2005 Survey, June 2006 edition.



Mixed Sources

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Ability Assist is offered through ComPsych®, a provider of employee assistance programs.

- Emotional, work-life, financial, and legal counseling
- Substance abuse information
- Child and elder care information and resources
- Marital and family counseling
- Work-life consultation

Log on to www.guidanceresources.com to create your own personal password and username.

Company ID: HLF902

Company name: abili

COMPSYCH[®]
THE GUIDANCE RESOURCE COMPANY™