

Employee Assistance Program (EAP)

When a disability or loss occurs AlwaysCare is there to assist employees cope with life's challenges. We offer DisabilityPlus and LifePlus services at no additional cost to eligible employees who enroll in group long term disability or group life and accident plans.

DisabilityPlus

DisabilityPlus offers employees up to five counseling sessions per year before a disability claim occurs. After a long term disability claim is approved, claimants may also receive up to five counseling sessions. Sessions may be used with a counselor, financial planner or legal advisor or split among the three types of professionals.

Benefits of DisabilityPlus:

- Access to an interactive website and unlimited, 24/7 telephone access to a toll-free help line staffed by counselors with a master's or doctoral degree in counseling.
- Telephone assessments and counseling.
- Referrals to resources and services in callers' communities, such as community and governmental agencies serving the disabled, homemaker services, assistive equipment, and day care for children and elderly parents.
- Multilingual capabilities and TTY capabilities for the deaf and hearing impaired.

LifePlus

Coping with a loss can be overwhelming for beneficiaries and their families. LifePlus helps provide support by offering a service that combines grief, financial and legal counseling.

Who is eligible for services?

- Beneficiaries of an insured person who dies.
- Insured Person who qualifies for an accelerated benefit from a group life insurance plan.
- Insured Person who qualifies for benefits from a group accident policy because of accidental injury.

Benefits of LifePlus

- Unlimited telephone access for one year to grief counselors, financial and legal advisors.
- Up to five face-to-face sessions are available to the beneficiary. Sessions may be used with one grief counselor, financial planner or legal advisor, or the sessions may be split among the three types of counselors/advisors.
- Counselors may make referrals to qualified grief counselors, financial planners, or legal consultants. With permission, grief counselors may make follow-up call when appropriate, such as the anniversary of the date of loss.



1-888-729-5433, Ext. 2013 • Fax 888-729-7827 • www.AlwaysCareBenefits.com
Monday-Friday 7:30 a.m. to 8:30 p.m. (CST) • Saturday 9:00 a.m. to 3:00 p.m. (CST)

This form is not a contract of insurance. Please note: This is a brief description of the plan. It should only be used as a guide. It does not contain complete plan details. Terms and conditions, including a complete list of benefits, limitations and exclusions, are defined in the certificate issued following enrollment in the plan. If questions arise concerning coverage, the certificate and riders will govern. Products may not be available in all states.

Underwritten by National Guardian Life Insurance Company* (NGL) and administered by AlwaysCare Benefits, Inc. (a Starmount Life Insurance company).

*National Guardian Life Insurance Company is not affiliated with The Guardian Life Insurance Company of America, a.k.a. The Guardian, or Guardian Life.