



## Group Long-Term Disability Employee Assistance Program Benefit

Work is stressful enough without life's added pressures. Employers are counting on their employees to be productive, but that isn't always the case. Issues and challenges outside the workplace have a way of derailing even the most productive employees.

Our Employee Assistance Program (EAP) provides confidential assessment and counseling services for employees and their family on both personal and professional issues. The services are designed to help reduce costs employers incur from health care utilization, absenteeism, accidents on-and-off-the-job and unemployment. Our EAP is available for everyday issues as well as crisis support.

### For Your Policyholders

- **Affordable.** Adding an EAP to their group disability plan is easy on an employer's budget.
- **Customizable.** Employers can select the EAP that's right for them.
- **Support and assistance.** Management support tools and resources are standard with our EAP.
- **Employee retention.** An EAP enhances an employer's benefits package and makes the company a more desirable place to work.
- **No additional administration.** Employers are not responsible for tracking or managing the program.

### For Your Policyholder's Employees

- **An array of services.** Employees gain access to personal and professional services that cover a wide spectrum of wellness and workplace issues.
- **Family members too.** All services are available to employees and their families, including dependents and domestic partners.
- **Easy access.** 24/7, 365 days per year
- **Peace of mind.** Our EAP provides secure and confidential support, and is a place to turn for help in a time of crisis.

### Our EAP Advantages For You

- **Helps the experience of your Short-Term and Long-Term Disability Plan.** EAPs decrease costs from reduction in lost time, sickness and accident benefits, attrition rates for employees with substance problems and on-the-job accidents.
- **Diversify your product offering.** Our EAP allows you to expand your portfolio of products without the hassle of developing new administrative and operational processes.
- **Enhance your competitiveness.** By adding our EAP to your portfolio, you will enhance your standing and presence in the market.
- **Easy to administer.** Lincoln Mutual Life & Casualty Insurance Company and Resources For Living will administer the program for you.

We offer a customized plan of services that include the following:

### Access

- 24-hour crisis telephone response, 365 days per year staffed by professional EAP counselors who provide live, immediate telephone crisis counseling



**Lincoln Mutual**  
Life & Casualty Insurance Company

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[www.LML.com](http://www.LML.com)

- Toll-free number
- *Unlimited* telephonic assistance
- Access to licensed, masters-level counselors
- Web-based information, resources and tools
- *Caller confidentiality strictly maintained*

### **Counseling**

- Immediate access to help for issues such as:
  - Emotional, anxiety and depression
  - Family, relationships
  - Substance
  - Grief, loss
  - Dealing with change
  - Individual coaching
  - Suicide, crisis situations
- Emergency intervention and critical incident stress management assistance
- Referral support, tracking and follow-up provided by professional counselors
- Substance Abuse Counselors with specific knowledge, training and experience in the assessment and treatment of chemical dependency and other addictions

### **Work-Life and Information Referral**

- Financial, credit, debt issues
- Legal information
- Child care and elder care
- Home ownership

### **Help for Managers and Supervisors**

- EAP orientation for all employers and employees
- Dealing with employee conflicts
- Violence in the workplace
- Substance abuse in the workplace
- Sexual harassment
- Employee behavioral issues

### **Optional Services Available**

- Face-to-face
- On-site workplace intervention
- Standard on-site critical incident management services
- Immediate on-site critical incident management services
- Training and orientation seminars on topics including stress and time management as well as work life balance
- Manager and supervisor training seminars
- Supervisory leadership training is available

### **Resources and Support**

- Password protected access for employers and employees at [www.rfl.com](http://www.rfl.com)
- Communication and marketing materials
- Administrative and program support

*\* EAP services provided by Resources For Living. For more information on Resources For Living please visits their web site at [www.rfl.com](http://www.rfl.com).*