

If you're covered under The Hartford's Group Life or Accident insurance policy, you have access to Beneficiary Assist® counseling services provided by ComPsych.¹

## PROFESSIONAL HELP AFTER A LOSS OR TERMINAL ILLNESS

Beneficiary Assist provides you, your eligible beneficiaries and immediate family members with unlimited 24/7 phone access.

This includes:

- Legal advice, financial planning and emotional counseling for up to one year from the date the claim is filed.
- Up to five face-to-face sessions\* or equivalent professional time for one service or a combination of services.

# HANDLING A SPECTRUM OF NEEDS WITH COMPASSION AND EXPERTISE

ComPsych GuidanceExperts<sup>sM</sup> are highly trained master's level clinicians who listen to your concerns with compassion and refer you to the right resources for:

- Grief and loss
- · Stress, anxiety and depression
- Relationship/marital conflict
- Problems with children
- Job pressures
- · Substance abuse

### FINANCIAL INFORMATION AND RESOURCES

Certified public accountants and certified financial planners can help with any financial concerns you may have, including:

- Managing a budget
- Estate closure
- · Retirement impacts
- Tax questions
- · Getting out of debt



#### **SOLID FOOTING**

Greg's sudden death at the age of 42 came as an enormous blow to his wife, Sharon. Besides the shock and grief, Sharon had to struggle with debt and claims to Greg's estate by children from a former marriage. She went back and forth between anger and depression. Through Beneficiary Assist, she was able to link up with counselors who listened compassionately and referred her to a grief expert. She also used the legal and financial counseling resources to get solid answers to complex questions.<sup>2</sup>

#### LEGAL SUPPORT AND RESOURCES

Licensed attorneys are available to help you with any legal uncertainties that may arise, offering private consultations for the following:

- Estate and probate
- Debt and bankruptcy
- · Real estate transactions
- · Family law

If additional legal representation is needed beyond the face-to-face visits, you can be referred to a qualified attorney in your area. You may qualify for a 25% reduction in the attorney's customary fees by using the ComPsych Network.

#### **HEALTH CARE NAVIGATION AND SUPPORT**

Health advocacy support services through HealthChampion<sup>sм1</sup> are available if you have become disabled from an accident or are diagnosed with a critical illness, offering support like:

- · Guidance through your health care options
- · Connecting you with the right resources
- · Advocating for time and fair resolution of issues

If additional medical support is needed, you have unlimited access to HealthChampion specialists who will walk you through all aspects of your health care issue, helping to ensure you're fully supported.

#### **LEARN MORE**

Want to know more? Call 800-411-7239

When you need it most, Beneficiary Assist counseling services will be here to help.



(Snap a photo with a mobile device to capture information above.)

### Check with your benefits manager for more information on

### **Beneficiary Assist Counseling**



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<sup>\*</sup> California residents are limited to three prepaid behavioral health counseling sessions in any six-month period. Except for acute emergencies and other special circumstances, additional sessions for California employees are available on a fee-for-service basis.

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<sup>&</sup>lt;sup>2</sup> This case illustration is fictitious and for illustrative purposes only.