

Support and
solutions
for everyday life.

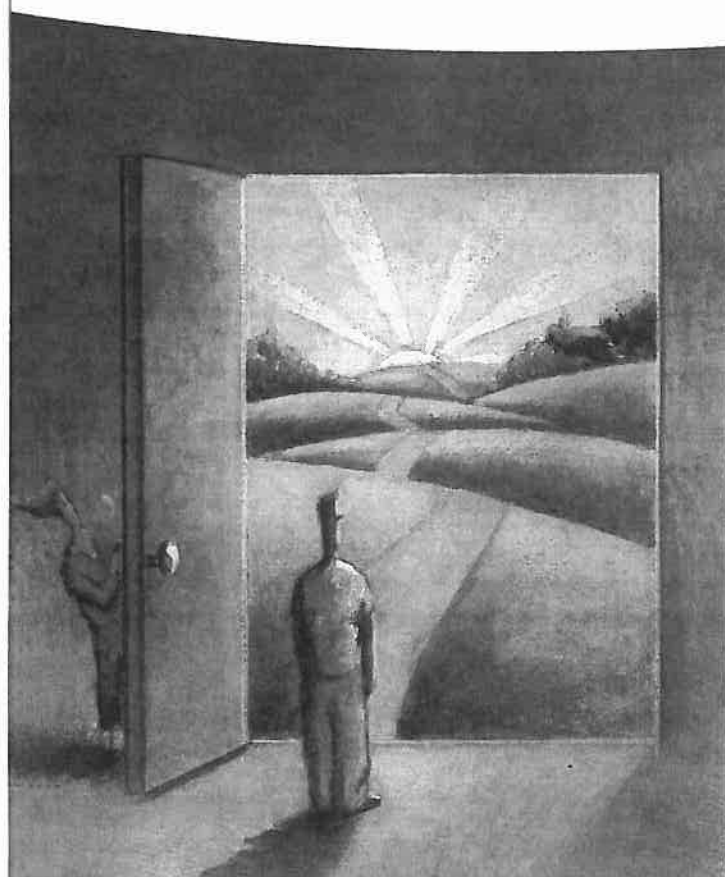


LifeResources —
Member Assistance Program

Life can get pretty stressful
sometimes—even overwhelming.
Wouldn't it be great if you had
a personal consultant you could
call on? Someone who could
provide expert guidance,
resources and support just
when you need it most?

We're here when you need us—
get started today!

Call our nationwide toll-free number—**1.800.759.8122**
(TTY users, please use Relay)—to speak confidentially
with a counselor who cares and is professionally trained
to assist you. We're available 24 hours a day, seven
days a week.



Whether your daily challenges are routine, like needing a pet sitter, or more urgent, such as wanting someone to talk with about anxiety you may have been feeling, your Member Assistance Program is a single, simple, invaluable resource you can turn to. Like a personal concierge, we guide you to the solutions that make things less stressful and more manageable for you—the solutions you need to stay in charge of your life.

The helpful solutions you need

From child and elder care to drug and alcohol counseling, from financial and legal consultation to plumbing services, the Member Assistance Program has resources that can help you with many of life's challenges. This company benefit helps you, your household members and dependents address both your everyday needs and growing personal concerns, keeping your life on course.

No issue too big—or small

LifeResources helps with the kinds of issues, large and small, that can affect your health and happiness as well as your work and family life. Whether you'd benefit from a one-time consultation or ongoing support, we're just a call or click away.

Professional care and support

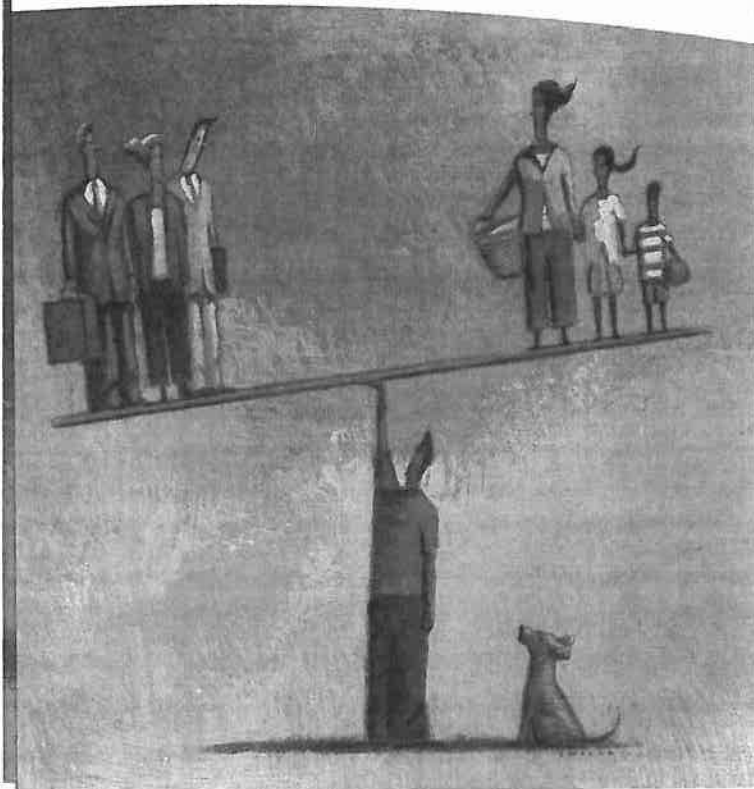
Sometimes, a particular concern becomes too much to handle alone, and it begins affecting work, family and personal well-being. That's when some professional guidance can help. Our licensed and highly skilled counselors are ready to help with a wide range of personal concerns, including stress about work or life issues; couple or parent/child conflicts; depression or other emotional concerns and substance abuse.

Top legal and financial services

You may on occasion need the services of a lawyer or financial services professional. For each legal issue, your Member Assistance Program affords you one free 30-minute office or telephone consultation with an experienced attorney (excluding job-related concerns or criminal matters). If you want to continue to work with that attorney, you receive a 25% discount. For each financial issue, you receive a free 30-minute telephone consultation with a financial planner or certified public accountant.

Examples of legal and financial services include:

- Family law proceedings (divorce and custody)
- Insurance and auto accident claims
- Real estate and landlord/tenant issues
- Estate planning (wills and trusts)
- Retirement/college planning
- Tax advice and preparation
- Buying or selling your home
- Debt counseling



Work/Life Online

For such common concerns as finding the right summer camp, financial advisor or tips on choosing an electrician or plumber, our state-of-the-art online resource, Work/Life Online, provides useful content, tips and tools, and searchable provider databases in a wide range of service areas.

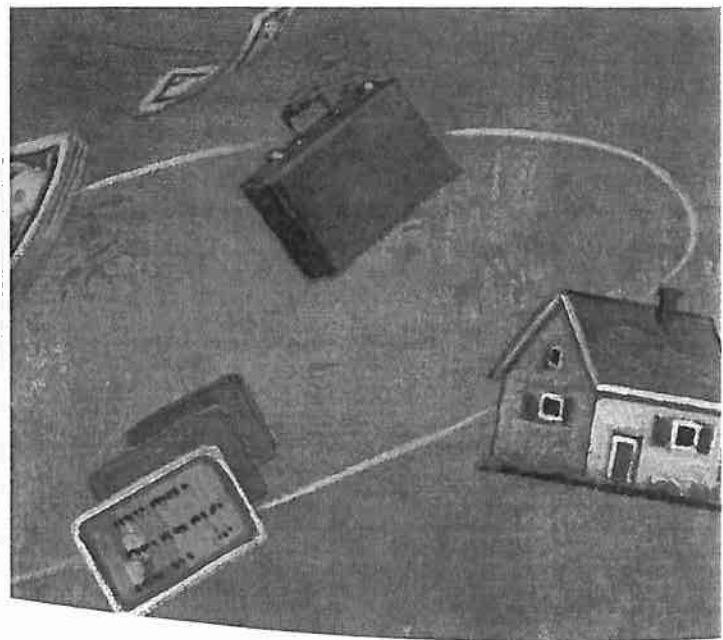
Here are just some of the available resources:

- Locate a child care provider for your two-year-old
- Find an assisted-living unit for your 90-year-old mother
- Research colleges for your teenager
- Find a pet sitter for your Labrador retriever
- Determine your health risks
- Email your doctor's office for prescription renewals
- Calculate your mortgage payments
- Research a disease
- Assess your relationship commitment readiness level

In addition, a number of valuable Web features modules are available, including over 2,500 tip sheets, articles and resource guides, more than 60 online courses, and a broad range of self-assessment tools to guide you to healthy learning and decision making.

To access Work/Life Online log on to
www.allonehealthheap.com.

username: healthtrust
password: member



Your concerns are your business

All aspects of the program are absolutely confidential and voluntary, so no one will know you're involved—including your employer—unless you choose to tell them. Nothing is entered into your medical or employment records.

And it's free

There is no cost to employees, household members or dependents for use of our online services, telephone counseling, or one 30-minute consultation for each legal or financial matter. If continuing professional counseling is appropriate, we will identify services that are covered fully or partially by your health insurance or have flexible fee scales.