

# ABILITY ASSIST® COUNSELING SERVICES (RA/PA)



## Disability is a challenge. Getting support should be easy.

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's Ability Assist Counseling Services, offered by ComPsych®,<sup>1</sup> can play such an important role. Our straightforward approach takes the complexity out of benefits when life throws you a curve.

### Compassionate solutions for common challenges.

From the everyday issues like job pressures, relationships, retirement planning or personal impact of grief, loss, or a disability, Ability Assist

can be your resource for professional support. You and your family, including spouse and dependents, can access Ability Assist, at any time, as long as you are covered by The Hartford's **Long-term Disability (LTD)** coverage.

### Service features.

The service includes up to three face-to-face emotional or work-life counseling sessions per occurrence per year. This means you and your family members won't have to share visits. Each individual can get counseling help for his/her own unique needs. Legal and financial counseling are also available by telephone during business hours.

## ABILITY ASSIST COUNSELING SERVICES

Emotional or Work-Life Counseling	<p>Helps address stress, relationship or other personal issues you or your family members may face. It is staffed by GuidanceExperts<sup>SM</sup>—highly trained master's and doctoral level clinicians—who listen to concerns and quickly make referrals to in-person counseling or other valuable resources. Situations may include:</p> <ul style="list-style-type: none"><li>• Job pressures.</li><li>• Stress, anxiety and depression.</li><li>• Substance abuse.</li><li>• Relationship/marital conflicts.</li><li>• Work/school disagreements.</li><li>• Child and elder care referral services.</li></ul>
Financial Information and Resources	<p>Provides support for the complicated financial decisions you or your family members may face. Speak by phone with a Certified Public Accountant and Certified Financial Planners on a wide range of financial issues. Topics may include:</p> <ul style="list-style-type: none"><li>• Managing a budget.</li><li>• Getting out of debt.</li><li>• Saving for college.</li><li>• Retirement.</li><li>• Tax questions.</li></ul>
Legal Support and Resources	<p>Offers assistance if legal uncertainties arise. Talk to an attorney by phone about the issues that are important to you or your family members. If you require representation, you'll be referred to a qualified attorney in your area with a 25% reduction in customary legal fees thereafter. Topics may include:</p> <ul style="list-style-type: none"><li>• Debt and bankruptcy.</li><li>• Buying a home.</li><li>• Divorce.</li><li>• Guardianship.</li><li>• Power of attorney.</li></ul>

Prepare today.  
Help protect tomorrow.

(continued on next page)

## Ability Assist® Counseling Services (RA/PA)



Getting in touch is easy.

**On the phone: Just one simple call.**

For access over the phone, simply call toll-free  
**1-800-96-HELPS (1-800-964-3577).**

**Online: The point is simplicity.**

You'll also have 24/7 access to GuidanceResources® Online (offered by ComPsych). This award-winning resource provides trusted information, resources, referrals and answers to everyday questions right from your desktop or the privacy of your home. It includes:

- Chat sessions with professional moderators.
- Access to hundreds of personal health topics and resources for child care, elder care, attorneys or financial planners.

Visit [www.guidanceresources.com](http://www.guidanceresources.com) to create your own personal username and password. If you're a first-time user, you'll be asked to provide the following information on the profile page:

1. In the **Company/Organization** field, use: **HLF902**
2. Then, create your own confidential user name and password.
3. Finally, in the Company Name field at the bottom of personalization page, use: **abili**



### A case in point.<sup>2</sup>

**"I have gotten counseling over the years for various reasons: divorce, job loss, depression, etc. My sessions with the counselor were the most constructive I have ever had – he gave me tools to deal with problems that were amazingly effective and I have come out of our three sessions with a far more positive outlook than ever before. He was truly the most effective counselor I have ever talked with."**

**– Hartford Customer, Ability Assist User**



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### Need more facts?

Just visit our Web site at  
[thehartford.com/employeebenefits](http://thehartford.com/employeebenefits).

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



### THE HARTFORD IS THE OFFICIAL DISABILITY INSURANCE SPONSOR OF U.S. PARALYMPICS.

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: 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.

<sup>1</sup> Ability Assist® Counseling Services are provided through The Hartford by ComPsych®, the largest provider of employee assistance programs, managed behavioral health, work/life and crisis intervention services. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. Source: Business Insurance, Largest EAP Provider 2010 Survey, December 2010 edition. The Hartford's Privacy Policy policy is available at: [thehartford.com/legalinfo/privacy-policy/online-privacy-policy/](http://thehartford.com/legalinfo/privacy-policy/online-privacy-policy/).

<sup>2</sup> Not an actual photo.