



## An Overview of Your MyGuidanceResources® Program

YOUR BENEFITS ARE AVAILABLE 24 HOURS A DAY, 7 DAYS A WEEK.

Call: 800.311.4327

Online: [guidanceresources.com](http://guidanceresources.com)

TDD: 800.697.0353

Your company Web ID: MGR311

### No matter what's going on in your life, GuidanceResources® is here to help.

Personal problems, planning for life events or simply managing daily life can affect your work, health and family. GuidanceResources is a no-cost, company-sponsored benefit that is available to you and your dependents to provide confidential support, resources and information to get through life's challenges. This flyer explains how GuidanceResources can help you.

#### Confidential Counseling on Personal Issues

Your Employee Assistance Program (EAP) is a confidential counseling service to help address the personal issues you are facing. This service, staffed by experienced clinicians, is available by calling a toll-free phone line 24 hours a day, seven days a week. A Guidance Consultant is available to listen to your concerns and refer you to a local provider for in person counseling or to resources in your community. Call any time with personal concerns, including:

- › Depression
- › Marital and family conflicts
- › Job pressures
- › Stress and anxiety
- › Alcohol and drug abuse
- › Grief and loss

#### Financial Information, Resources and Tools

Financial issues can arise at any time, from dealing with debt to saving for college. Our financial professionals are here to discuss your concerns and provide you with the tools and information you need to address your finances, including:

- › Saving for college
- › Getting out of debt
- › Retirement planning
- › Tax questions
- › Estate planning

#### Beneficiary Financial Counseling

FinancialPoint® provides no-cost financial planning assistance to beneficiaries and/or employees with approved Accelerated Benefit Option claims. Your beneficiary will receive a welcome kit containing helpful information and a data questionnaire. Upon completion of the questionnaire, a personalized financial planning report is prepared. The report can help with often

confusing issues like budgeting, loss of income, creditors, planning for college and more. In addition, your beneficiary will receive one year of access to financial professionals through a toll-free number for any questions they may have.

#### Online Will Preparation and Answers to Other Legal Questions

You may complete a legally binding will online through EstateGuidance®. Also, when a legal issue arises, our attorneys are available to provide confidential support with practical, understandable information and assistance. If you require representation, you can also be referred to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call any time with legal issues including:

- › Divorce and family law
- › Debt obligations
- › Landlord and tenant issues
- › Real estate transactions
- › Bankruptcy
- › Criminal actions
- › Civil lawsuits
- › Contracts

#### Online Information, Tools and Services

GuidanceResources® Online is your one stop for expert information to assist you with the issues that matter to you, from personal or family concerns to legal and financial concerns. Create your own account by going to [www.guidanceresources.com](http://www.guidanceresources.com). Each time you return, you will receive personalized, relevant information based on your individual life needs. You can:

- › Review in-depth HelpSheets™ on topics you select
- › Get answers to specific questions
- › Search for services and referrals
- › Use helpful planning tools

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**Let our experts work for you!**