

Additional Services Provided

When you need help with non-acute emotional, mental or behavioral problems such as depression, anxiety, relationships or alcohol and drug problems...

A Work-LifeMattersSM consultant will help assess the situation and will provide telephone problem resolution consultations or may authorize up to three office visits with a counselor in your area. The consultant may also assist you in obtaining behavioral health treatment, if needed, through your health plan.

When you receive a disability benefit...

You are eligible for one telephone consultation to assist you with financial services while on disability. This consultation can include options for protecting your assets, and making the most of your disability payments.*

When your beneficiary receives a death benefit payment of \$50,000 or more and wants to know what options are available to protect the asset...

Your beneficiary is eligible for one telephone financial consultation to review options for protection of this asset. This benefit falls under Guardian's Beneficiary Services, which also includes bereavement counseling.**

When you require legal advice...

You are entitled to receive unlimited legal advice by telephone including, but not limited to, such topics as real estate, living wills, and estate and probate law. You are also eligible for a referral to a local attorney for a free 30-minute session, and additional services and consultations at a 25% discount.

* This service provided to employees with Guardian group disability.

** This service provided to beneficiaries of Guardian group life insurance policies.



GUARDIAN[®]

**The Guardian Life Insurance
Company of America**

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Work-LifeMattersSM

**Providing Assistance With
What Matters Most**



Introducing Work-LifeMattersSM

What Is Work-LifeMattersSM?

Guardian recognizes that personal and family problems can impact your life both at home and at work. When you face these challenges in life, it's nice to know there's a place to turn. To assist you and your family in getting the help you need, Guardian has established the Work-LifeMattersSM Program. Work-LifeMattersSM is a confidential support service designed especially to help you with the issues that affect your life the most.

How Does It Work?

When you call the Work-LifeMattersSM toll free number, you will be connected to a counselor who will help you. In order to provide this support in a confidential setting, Guardian has teamed up with Integrated Behavioral Health (IBH), an independent national employee assistance firm. IBH is staffed by professional counselors who are experienced in aiding people with a wide range of issues.

How Do I Access These Services?

You can call toll-free during standard operating hours, or 24/7 in an emergency situation, and speak to a consultant. You can also log-on to www.ibhworklife.com to find basic information on a number of valuable services.

What Types of Issues Can Work-LifeMattersSM Assist Me With?

Counseling

When you call, you will be connected to a counselor who will help you address your specific needs.

- Offer Support & Professional Guidance
- Unlimited Telephone Consultation
- Offer In-person Appointments
- Develop An Action Plan

Parenting

There are many new and exciting challenges that go along with becoming a parent. It can be both a rewarding and stressful experience.

- Prenatal Planning
- Becoming a Parent
- Adoption
- Child Development
- Parenting Skills
- Child Care

Care Giving

Every person, young or old, is different and many will have needs that will require special attention.

- Sickness and Care Giving
- Special Needs
- Adult Dependent Care
- Elder Care

Besides providing assistance with everyday issues, Work-LifeMattersSM can also help you with other unexpected situations, such as those outlined on the back panel. Support services for these are also accessible to you either by telephone or on the website.

College

Decisions on higher education will probably have a greater impact on a young person's life than any other you will make.

- Pre-college Planning
- Junior and Community College
- Colleges & Universities
- Admissions Testing & Procedures (PSAT/SAT)
- Financial Services, Aid & Scholarship
- Adult Re-entry Programs

Relocation

When moving, details can become overwhelming. We can help with information about the moving process and about your new location.

- Relocation Information
- Parenting Tips On Moving
- Community Resources
- Schools
- Short & Long Distance Moves

Save this convenient card for Work-LifeMattersSM



GUARDIAN[®] Work-LifeMattersSM

1-800-386-7055
www.ibhworklife.com

Company Name: Matters 9am-8pm, M-F (EST)
Password: wlm70101 Emergency Access 24/7