

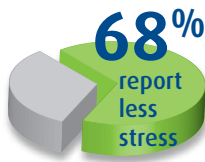
Life can pull you in many directions. Find your balance.

Work-life balance employee assistance program



Help with stress

A satisfaction survey of employees who used work-life balance EAP shows more than 68% reported less stress.¹



When you have questions, concerns or emotional issues surrounding your personal or work life, you can count on us to offer help. Through Unum's work-life balance employee assistance program (EAP), you have unlimited access to consultants by telephone, resources and tools online, and up to three face-to-face visits with counselors for help with a short-term problem.*

Help for personal challenges, big and small

Keeping your work and personal life in balance can sometimes be tricky. Stressful situations can affect your health, well-being and ability to focus on what's important.

That's when you can pick up the phone and speak confidentially** to a Master's-level consultant who can help you or a family member to:

- Locate childcare and eldercare services and obtain matches to the appropriate provider based on your or your family's preferences and criteria. The consultant will even confirm space availability.
- Speak with financial experts by phone regarding issues such as budgeting, controlling debt, teaching children to manage money, investing for college, and preparing for retirement
- Work through complex, sensitive issues such as personal or work relationships, depression, or substance abuse
- Get advice on how to deal with a conflict with you and a co-worker
- Get a referral to a local attorney for a free, 30-minute in-person or telephonic legal consultation

You'll have access to an attorney for state specific legal information and services. If you decide to retain the attorney, you may be eligible to receive a 25% discount on additional services.

You also have unlimited website access at www.lifebalance.net where you can:

- Read books, life articles and guides
- View videos and online seminars, as well as listen to podcasts
- Subscribe to customized e-mail newsletters
- Find information on parenting, retirement, finances, education and more

MORE

To learn more, contact your human resources manager or Unum representative.

**Balance can be a call
or click away:**

1-800-854-1446, English
1-877-858-2147, Spanish
1-800-999-3004, TTY/TDD

www.lifebalance.net
(user ID and password: lifebalance)

- Use health management online calculators and other tools to help you with topics such as losing weight or starting a new exercise program
- Access links to other informative websites
- Use school, camp, eldercare and childcare locators
- Use financial calculators, retirement planners, worksheets and more

Guidance for work-related conflicts

If you're a manager dealing with staff issues such as an employee who's feeling overwhelmed by his or her workload, you have unlimited access to guidance from a team of Master's-level consultation experts. Call the toll-free work-life balance EAP number to:

- Have a confidential sounding board and objective view
- Work on communication and problem-solving skills
- Learn how to motivate your employees

If you are a supervisor or working to become one, you can visit the website at www.lifebalance.net to get information on managing people using resources such as:

- E-mail management newsletters
- Recommended reading lists on management
- Self-assessment tools to be a better manager
- Monthly management quick tips

A wallet card is available with telephone number and online contact information. Your human resources manager or Unum representative can give one to you.

*In California and Nevada, employees and their family members may confer with a local consultant up to three times in a six-month time period.

**The consultants must abide by federal regulations regarding duty to warn of harm to self or others. In these instances the consultant may be mandated to report a situation to the appropriate authority.

1 2011 2nd Quarter Performance dashboard survey, Unum Group LTD and Life, Ceridian Corporation, June 2011.

Unum Group, Chattanooga, Tennessee

unum.com

Work-life balance employee assistance program services are provided by Ceridian Corporation. These services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

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