

Disability Resource Services™

Extra Help When It's Needed Most

When personal problems arise, many people may choose to cope alone, resulting in negative consequences at home and the workplace. This is why we have teamed with ComPsych® Corporation to offer Disability Resource Services™ to employees covered by our Long-Term Disability (LTD) policy. Disability Resource Services provides convenient resources to help address emotional, legal and financial issues.

To Access Your Services



CALL:
(866) 899-1363

- ▲ You will be asked what type of insurance policy you have: LTD, STD or Life Insurance. *If you are unsure, consult with your HR representative.*



ONLINE:
GuidanceResources.com

- ▲ Click "Register" to create a new account.
- ▲ Enter Company ID: DNDRS



Face-to-Face Sessions

Disability Resource Services provides long-term disability insured employees with three face-to-face sessions in a geographically accessible location to address behavioral issues.

Unlimited Telephonic Counseling

Disability Resource Services also provides long-term disability insured employees with unlimited telephonic counseling (24 hours a day, 7 days a week) to help address behavioral issues. Master's degree level counselors use a conversational approach to identify issues, assess needs and refer participants to specialists to help resolve their issues.

Web-Based Services

GuidanceResources® Online (www.guidanceresources.com) is a secure, password-protected website that contains self-assessments, extensive content on personal health and powerful tools to help with personal, relational, legal, health and financial concerns. This service is free of charge to employees who are insured with us for long-term disability insurance. It covers many topics and personal concerns, such as:

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|--------------------------|----------------------------------|
| ▲ Alcohol and drug abuse | ▲ Managing debt obligations |
| ▲ Depression | ▲ Marital and family conflicts |
| ▲ Divorce and family law | ▲ Retirement planning |
| ▲ Estate planning | ▲ Saving for college |
| ▲ Getting out of debt | ▲ Stress and anxiety |
| ▲ Grief and loss | ▲ Tax questions |
| ▲ Job pressures | ▲ Real estate buying and selling |

Disability Resource Services

(866) 899-1363

TDD: (800) 697-0353

Online: www.guidanceresources.com

Enter Your Company ID: DNDRS

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Your Guide to GuidanceResources® Online

www.GuidanceResources.com

How can GuidanceResources® Online help me?

GuidanceResources® Online offers web-based services designed to help address the personal concerns and life issues you may be facing. Whether it's depression, alcohol and drug abuse, or grief and loss, these services are available to you and members of your family at no cost—24 hours a day, 7 days a week.

What about financial concerns?

Financial issues can arise at any time, from dealing with debt to saving for college. Guidance Resources® Online is available to provide you with the tools and information you need to help solve your personal money management concerns.

How can I manage all of my life's little details and the issues my family faces?

Whether you are a new parent, giving care to an elder, sending a child off to college, buying a car or doing home repairs, you're bound to come across concerns that need to be addressed. Let GuidanceResources® Online help you explore your options.

Where can I get answers to all my legal questions?

GuidanceResources® Online provides access to practical, understandable information and tools to help address your concerns about divorce, bankruptcy, buying real estate and other issues.

Guide to using GuidanceResources.com

1. Once on the **GuidanceResources.com** home page (Figure A), click on the tab at the top labeled **"Register."**
2. Enter your **company ID: DNDRS**. Create a **user name and password**. The user name has to be at least six characters long and should have no spaces (for example: joesmith). Make sure that you **complete all required fields, noted with red asterisks**.
3. Read the Terms of Use and click inside the checkbox to indicate your agreement to those terms.
4. When you've finished, **click on the "Submit" button** at the bottom of the page.

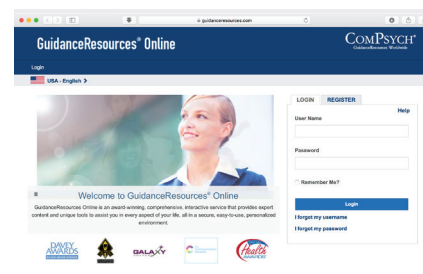


Figure A



ONLINE ACCESS:

GuidanceResources.com

- ▲ Click **"Register"** to create a new account.
- ▲ Enter **Company ID: DNDRS**
- ▲ **FOR FUTURE LOGINS**, just go to the member login section and enter your user name and password. This will take you directly to **GuidanceResources.com**.

If you have any problems logging in, you can contact: **memberservices@guidanceresources.com** or **(877) 595-5289**.