

Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetna[®]

When you need someone to listen, we're here

Aetna Resources For LivingSM

**Aetna's Employee Assistance Program
for Long-Term Disability members**

www.aetna.com



aetna[®]

We can help you

Problems? We can connect you with resources and support on:

- Stress
- Substance abuse
- Depression and anxiety
- Family/parenting issues
- Anger management
- Marital issues

Carry this card for convenience.

Kids, job, bills, health, world events ... Life — it happens to all of us

Some days it can be tough to manage the competing priorities in our lives, and keep it all running smoothly. If you are enrolled in an Aetna Long-Term Disability plan and need help with an everyday issue that's becoming a little hard to handle, your Employee Assistance Program (EAP) is here for you.

Aetna Resources For Living, our comprehensive Employee Assistance Program, is there for you when you need it. This confidential and round-the-clock service offers support and resources, whether your issues are parenting, work situations, a troubled relationship, substance abuse or even just a desire for self-improvement. And, this program is available to you and others in your household as an Aetna Long-Term Disability plan member.

Everyone needs a little help sometimes

Your Aetna Long-Term Disability insurance policy includes three face-to-face counseling sessions a year with an EAP network provider. That's up to three visits a year for you and also for members of your household.

Just a call or click away, we can confidentially discuss your situation and help you get information and education, as well as referrals to local counselors if you want face-to-face visits.

Common issues:

- Mental health and well-being
- Personal and professional relationships
- Substance abuse
- Family life
- Daily stress

Online worklife resources: there when you need them

Visit www.mylifevalues.com for free webinars; online child care, eldercare, education searches; concierge database; and discount programs. You'll also have access to thousands of articles, videos, and tools on worklife and behavioral health topics.

Aetna Resources For LivingSM is the brand name used for products and services offered through the Aetna group of subsidiary companies. The EAP is administered by Aetna Behavioral Health, LLC and in California for Knox-Keene plans, Aetna Health of California, Inc. and Health and Human Resources Center, Inc.

All EAP calls are confidential, except as required by law. This material is for informational purposes only. It contains only a partial, general description of programs and services and does not constitute a contract. EAP instructors, educators and network participating providers are independent contractors and are neither agents nor employees of Aetna. Aetna does not direct, manage, oversee or control the individual services provided by these persons and does not assume any responsibility or liability for the services they provide and, therefore, cannot guarantee any results or outcomes. The availability of any particular provider cannot be guaranteed and is subject to change. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.

Ready when you are

We're available whenever you are. We're here 24 hours a day, 7 days a week, either by phone or online. If it's not convenient to call, you can find resources and self-help tools for your personal, family and work-related concerns on the EAP website.

There is no charge to you or your family for using the program. However, if you choose to use any referrals to additional resources, their charges, if any, would be your responsibility. Check your company benefits plan for coverage of those additional services.

Contact the Aetna EAP anytime,
toll-free **1-855-283-1915**.
Or visit www.mylifevalues.com,
(Log in user name and password:
RESOURCES)

Call: **1-855-283-1915**
Or visit: www.mylifevalues.com
(Log in user name and password:
RESOURCES)

Aetna is the brand name used for products and services offered through the Aetna group of subsidiary companies. The EAP is administered by Aetna Behavioral Health, LLC.

The Legal Reference™ Program

Estate Planning Documents offered FREE for you and your spouse.

What is estate planning?

Estate planning is the process of setting up legally valid instructions to carry out your wishes if you become disabled or you die.

Estate planning is no longer just for the wealthy.

In today's world, you should consider an estate plan if:

- You are the parent of minor children
- You own property
- You want to have a say in your healthcare treatment

Estate planning just got easier and less expensive for you.

We're offering you an important program – The Legal Reference™ Program – that allows you to easily and affordably complete several essential estate planning documents:



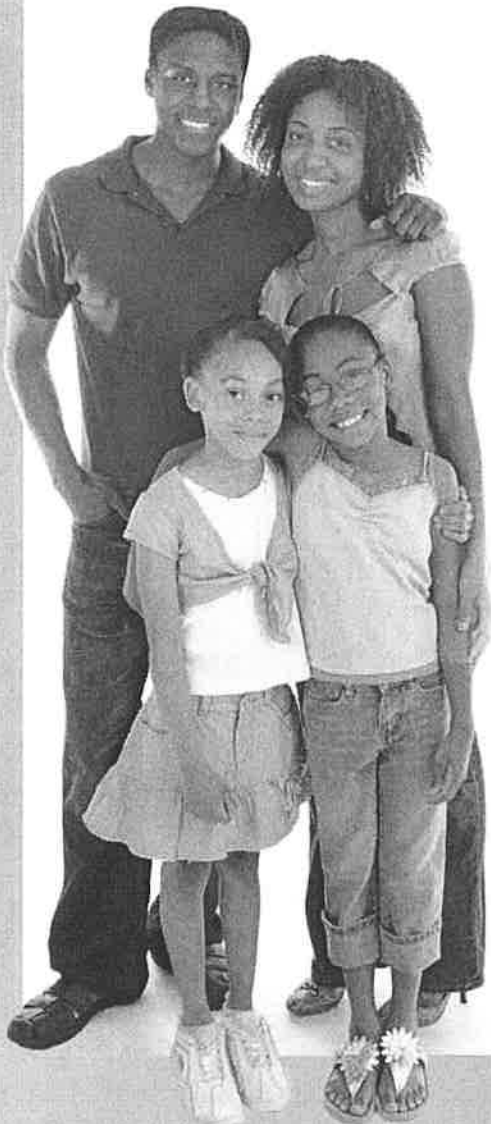
Brought to you by ARAG®
a leading legal services provider

Simply visit www.iChooseLegal.com for these FREE documents

- **Simple Will** - Make basic decisions about how you want to distribute your assets.
- **Living Will** - Ease the burden on your family by creating a living will that states the kind of care you wish.
- **Healthcare Power of Attorney** - Grant someone permission to make medical decisions on your behalf if you're unable.
- **Financial Power of Attorney** - Grant someone permission to make financial decisions on your behalf if you're unable.

Plus, you'll find FREE Information at iChooseLegal.com

- Educational information on Estate Planning
- Legal research tools
- Information on Identity Theft and a downloadable Victim Action Kit



***Protects Your Family,
Finances and Future***

www.iChooseLegal.com

The Legal Reference™ Program

Estate Planning Q & A

Why is a Will Important?

Without a valid Will you cannot control who will inherit your property upon your death. Should you die intestate (without a Will), your property will be distributed according to state law, which may be inconsistent with your personal wishes. Moreover, a part of your estate may go to the state instead of to family or other loved ones.

With a Will you can determine precisely who will inherit your property. Equally important, you can designate who will administer your estate and who will act as guardian for your minor children should they be without a surviving parent.

Who should make a Will?

Every adult should have an up-to-date last Will and testament.

What is a Living Will?

A Living Will is a written document that contains a person's wishes regarding the use of extraordinary life-support or other life-sustaining medical treatment when the person's condition is medically without hope of recovery or death is imminent.

Why should I create a Living Will?

A Living Will can ease the burden on family members by letting them know your wishes regarding life support in the event you cannot speak for yourself. Creating a document that states the type of care you desire may help eliminate undue stress, even legal action, between loved ones who may be faced with decisions regarding your care.

What is a Healthcare Power of Attorney?

A Healthcare Power of Attorney is a legal document you can create to grant someone permission to make medical decisions for you if you are unable to make those decisions yourself. The person you name to represent you may be called an agent, attorney-in-fact, healthcare proxy, patient advocate, or something similar, depending on where you live.

Why should I create a Healthcare Power of Attorney?

A Healthcare Power of Attorney allows you to determine who will make the important decisions in your life in the event you are unable mentally or physically to make them for yourself.

What is a Financial Power of Attorney?

A Financial Power of Attorney is a legal document you can create to grant someone permission to make financial decisions for you if you are unable to make those decisions yourself.

www.iChooseLegal.com

Toll-free Customer Care: 888-257-2934

7:00 a.m. – 7:00 p.m. Central time

Available to Aetna Group Insurance members through arrangement with **Aetna Life Insurance Company**.

The Legal Reference™ Program is available to Aetna plan sponsor employees first and cannot be used by a spouse against the covered employee.

The Legal Reference Program is independently offered and administered by ARAG®, Aetna does not provide legal services and makes no representations or warranties as to the quality of the information on the ARAG web site.

Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne® Mutual Insurance Company of West Des Moines, Iowa or Guide One Specialty Mutual Insurance Company of West Des Moines, Iowa. Additional services may be provided by ARAG LLC, ARAG Services LLC or Advisory Communication Systems, Inc. Some products are only available through membership in the ARAG Association LC.