

# Employee Assistance Program

## Option 3

### We all need help every now and then

Problems are just a part of everyday life. In addition to the benefits provided under your MetLife Group Insurance coverage, you and your household members will have access to an Employee Assistance Program (EAP) beginning on January 1, 2018. This program provides you with services to help with the everyday challenges of life that may affect your health, family life and desire to excel at work. *EAP services will be provided by a third party, LifeWorks US Inc., under an agreement with MetLife.*



#### Your EAP may be used to address a broad range of issues including:

- Marriage, Relationship and Family Problems
- Problems at Work
- Legal and Financial Issues
- Stress and Anxiety
- Alcohol and Drug Dependency
- Identity Theft
- Health and Wellness Concerns

### Consultation and support

You and the members of your household are entitled to up to **5 consultations with a licensed clinician per issue, per individual, per calendar year**. You choose between in-person sessions with a provider from LifeWorks' extensive network or convenient and easy telephonic consultations with a licensed LifeWorks clinician. Please call 1-888-319-7819 anytime to speak with a clinician, request a referral or schedule an appointment.

### Work and life services

Telephonic consultations are available in the following areas:

**Legal Services:** Consultations for issues relating to civil, consumer, personal and family law, financial matters, business law, real estate, estate planning and more (excluding disputes or actions between you and MetLife/LifeWorks/your employer).

**Financial Services:** Budgeting, credit and financial guidance (investment advice, loans and bill payments not included), retirement planning and assistance with tax issues.

**Childcare and Eldercare Assistance:** Consultation plus referrals to childcare and eldercare providers.

**Identity Theft Recovery Services:** Information on ID theft prevention, plus an ID theft emergency response kit and help from a fraud resolution specialist if you are victimized.

**Daily Living Services:** Referrals to consultants and businesses that can help with event planning, transportation services, pet services and more (does not cover the cost nor guarantee delivery of vendors' services).

**Employer Consultation Services:** LifeWorks coaches your employer about ways to help you cope with daily challenges.

**Online Member Services:** LifeWorks' EAP website and app that will be available to you features a wide range of tools and information to help you take charge of your well-being and simplify your life. Log on to **metlifeeap.lifeworks.com**, **user name: metlifeeap** and **password: eap**.



Services are provided by LifeWorks, one of the nation's premier providers of EAP services, with a national network of more than 30,000 practitioners. LifeWorks' staff provides immediate crisis resolution, information and referrals to appropriate counseling and support services. Licensed staff clinicians with crisis intervention expertise, including bilingual Spanish-/English-speaking staff, are available to handle emergency or urgent need cases.

## Answers to frequently asked questions

### Are EAP services confidential?

Yes. LifeWorks is required to comply with state and federal laws governing the confidentiality of your personal information.

### When should I seek help?

The right time to seek help for a problem is as early as possible, before the problem becomes critical. EAP services can be accessed through a dedicated toll-free number 24 hours a day, 7 days a week.

### How do I get help?

You can call 1-888-319-7819 to arrange for your EAP services. You will be deemed to have used up one of your consultations if you fail to cancel an appointment at least 24 hours in advance, unless the appointment is missed because of an emergency or circumstances beyond your control.

### Will I have to pay for services?

No! Your employer pays for EAP services. There are no co-payments, co-insurance or deductible payments, and you will not be liable for any fees covered by your employer's EAP under any circumstances. If you decide you want services not included in the EAP offered by your employer, you will have to arrange and pay for them separately.

### Do I have rights under the Consolidated Omnibus Budget Reconciliation Act ("COBRA")?

For information about COBRA rights, contact your Human Resources Department.

### Does the EAP offered by my employer have any limitations?

EAP services **do not** provide:

- Inpatient or outpatient treatment for any medically treated illness
- Prescription drugs
- Treatment or services for intellectual disability or autism
- Counseling services beyond the number of sessions covered or requiring longer term intervention
- Services by counselors who are not LifeWorks providers
- Counseling required by law or a court, or paid for by Workers' Compensation

**We're here to lend a hand: 1-888-319-7819**

**TDD callers can call: 1-800-999-3004**

Some restrictions may apply to all of the above-mentioned services. Please contact your employer or MetLife for details. EAP services provided through an agreement with LifeWorks. LifeWorks is not a subsidiary or affiliate of MetLife. Information disclosed directly to LifeWorks is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.