

# COMPREHENSIVE SERVICES PLAN FOR YOUR CLIENTS

A workplace succeeds when employees are engaged and focused on the tasks at hand. Sometimes, though, employees run into difficulties outside of their jobs, like financial woes or family issues at home. During these tough times, it's important for your clients to support their employees in any way possible.

With Mutual of Omaha's Employee Assistance Program, your clients can offer their employees the help they need so they spend less time worrying about the issues in their life and can get back to being the productive workers your clients count on.

**Mutual of Omaha's Comprehensive EAP plan** offers your clients the best possible list of services that can benefit employees during their time of need.

We are here for you

Contact me for more information on how Mutual of Omaha's value-added Employee Assistance Program can help your clients.

## Comprehensive EAP Services

| Features                                 | Value to Company and Employees                                                                                                                                                                                                                                                                                                                                                  |
|------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Employee Family Clinical Services</b> | <ul style="list-style-type: none"> <li>An in-house team of Master's level EAP professionals who are available 24/7/365 to provide individual assessments</li> <li>Outstanding customer service from a team dedicated to ongoing training and education in employee assistance matters</li> <li>Access to subject matter experts in the field of EAP service delivery</li> </ul> |
| <b>Counseling Options</b>                | <ul style="list-style-type: none"> <li>Five sessions per year (per household) conducted by face-to-face counseling or telehealth (text, chat, phone or video) via a secure, HIPAA compliant portal</li> </ul>                                                                                                                                                                   |
| <b>Exclusive Provider Network</b>        | <ul style="list-style-type: none"> <li>National network of more than 10,000 licensed clinical providers for face-to-face counseling</li> <li>National network of more than 30,000 licensed clinical providers for telehealth counseling</li> <li>Network continually expanding to meet customer needs</li> <li>Flexibility to meet individual client/member needs</li> </ul>    |

*Continued on back.*

Insurance products and services are offered by Mutual of Omaha Insurance Company or one of its affiliates. Mutual of Omaha Insurance Company is licensed nationwide. United of Omaha Life Insurance Company is licensed nationwide, except in New York. Companion Life Insurance Company is licensed in New York. Each underwriting company is solely responsible for its own contractual and financial obligations. Some exclusions or limitations may apply. Not all services available in New York.

466927\_1023



| Features                                                            | Value to Company and Employees                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Access</b>                                                       | <ul style="list-style-type: none"> <li>1-800 hotline with direct access to a Master's level EAP professional</li> <li>24/7/365 services available</li> <li>Translation services available in more than 120 languages</li> <li>Online submission form available for EAP service requests</li> <li>EAP professionals will help members develop a plan and identify resources to meet their individual needs</li> </ul>                                                        |
| <b>Employee Family Legal Services</b>                               | <ul style="list-style-type: none"> <li>Valuable resources – legal libraries, tools and forms – available on EAP website</li> <li>A counseling session may be substituted for one legal consultation (up to 30 minutes) with an attorney</li> <li>25% discount on legal services if the member wants continued services</li> </ul>                                                                                                                                           |
| <b>Employee Family Financial Services</b>                           | <ul style="list-style-type: none"> <li>Inclusive financial platform powered by Enrich that includes financial assessment tools, personalized courses, articles and resources, and ongoing progress reports to help members monitor their financial health</li> <li>A counseling session may be substituted for one financial consultation (up to 30 minutes) with an attorney</li> </ul>                                                                                    |
| <b>Employee Family Work/Life Services</b>                           | <ul style="list-style-type: none"> <li>Child care resources and referrals</li> <li>Elder care resources and referrals</li> </ul>                                                                                                                                                                                                                                                                                                                                            |
| <b>Online Services</b>                                              | <ul style="list-style-type: none"> <li>An inclusive website with resources and links for additional assistance, including: <ul style="list-style-type: none"> <li>Current events and resources</li> <li>Family and relationships</li> <li>Emotional well-being</li> <li>Financial wellness</li> <li>Substance abuse and addiction</li> <li>Legal assistance</li> <li>Physical well-being</li> <li>Work and career</li> </ul> </li> <li>Bilingual article library</li> </ul> |
| <b>Employee Communication</b>                                       | <ul style="list-style-type: none"> <li>All materials available in English and Spanish</li> <li>Employee orientation (video only)</li> </ul>                                                                                                                                                                                                                                                                                                                                 |
| <b>Eligibility</b>                                                  | <ul style="list-style-type: none"> <li>Full-time employees and their immediate family members; including the employee, spouse and dependent children (unmarried and under 26) who reside with the employee</li> <li>Services available to eligible members up to 90 days after the primary member dies</li> <li>Services available up to 30 days following termination of coverage</li> </ul>                                                                               |
| <b>Coordination with Health Plan(s)</b>                             | <ul style="list-style-type: none"> <li>EAP professionals will coordinate services with treatment resources/providers within the employee's health insurance network to provide counseling services covered by health insurance benefits, whenever possible</li> </ul>                                                                                                                                                                                                       |
| <b>Guided Referrals</b>                                             | <ul style="list-style-type: none"> <li>Consultation for guided referrals due to job performance issues (a signed release of information is required by the employee for service)</li> </ul>                                                                                                                                                                                                                                                                                 |
| <b>Utilization Reports</b>                                          | <ul style="list-style-type: none"> <li>Percentage-based quarterly report (upon written request) for companies with more than 150 employees</li> </ul>                                                                                                                                                                                                                                                                                                                       |
| <b>Training, Seminars, Workshops and Critical Incident Services</b> | <ul style="list-style-type: none"> <li>Fee for service at a competitive market value</li> <li>Inclusive catalog of training topics, including: <ul style="list-style-type: none"> <li>Family/parenting</li> <li>Physical wellness</li> <li>Stress management</li> <li>Managing money/budgeting</li> <li>Wellness at work</li> </ul> </li> <li>On-site grief counseling</li> <li>On-site critical incident services</li> </ul>                                               |