



Helping *you* cope
with life's challenges

When life presents challenges, you and your family may have a difficult time coping. Even without the stress of a disability, you may need help with concerns such as child and elder care, substance abuse, family relationships and work-life issues in order to be your best – in the workplace and at home.

Ability Assist provides you with resources that can help. At no additional cost, this program is included when you enroll in long-term disability (LTD) coverage from The Hartford¹.

As an employee, you don't have to be disabled to use Ability Assist services – they're available as soon as your insurance is effective. You may continue using the services if you become disabled and The Hartford approves your LTD claim. At that time, your family members are eligible for Ability Assist, as well. Services are available to you and your family for up to two years while you're receiving LTD benefits.

Easy For You to Access

Ability Assist gives you and your family easy access to:

- Counselors who are available 24 hours a day, 365 days a year through a toll-free number
- Telephone assessments and consultations
- Face-to-face sessions with a counselor, financial planner and/or legal advisor
- Referrals to local resources and services in your community, such as community and governmental agencies serving the disabled, homemaker services, assistive equipment, and daycare for children and elderly parents
- Self-assessment tools, information and other resources through the password-protected Ability Assist interactive Web services

ABILITY ASSIST®

Helping you cope with life's challenges and supporting you and your family during a long-term disability

Call 1-800-96-HELPS

(1-800-964-3577)

Policy GL-675751



ABILITY ASSIST®

Ability Assist is offered through ComPsych®, a provider of employee assistance programs. Services include:

- Emotional counseling
- Substance abuse information
- Child and elder care information and resources
- Marital or family counseling
- Work-life consultation



Face-to-Face Counseling to Help You

As an employee insured under an LTD policy from The Hartford, you're entitled to five face-to-face counseling sessions (or equivalent professional time) prior to a disability. You and your family members are also entitled to five face-to-face sessions per year after The Hartford has approved your LTD claim. (Sessions you don't use prior to a disability are not combined with the five sessions available to you and your family after you've been approved for an LTD claim.)

Phone counselors will initially assess your personal concerns and refer you to appropriate resources and in-person providers. Your five sessions may be used with a counselor, financial planner or legal advisor, or split among the three types of professionals.

You can receive assistance with emotional concerns, as well as financial planning and legal matters such as tax filing questions, serious debt issues and guardianship or power of attorney.

Use of these services is completely confidential. Your employer is not given personal information about who has used the service.

How to Access Ability Assist Services

To speak to a counselor or learn more about Ability Assist, simply call 1-800-96-HELPS (1-800-964-3577). Or go to <http://groupbenefits.thehartford.com/abilityassist> and create your own confidential Username and Password by clicking on *Login to Ability Assist* and entering hlf902 as the Company ID.

Professional Services Provided by ComPsych®

Ability Assist services are offered by ComPsych Corporation, the largest provider of employee assistance programs, managed behavioral health, work/life, and crisis intervention services². For more information about ComPsych, visit www.compsych.com.

*At The Hartford, we deliver
on our promises every day.*

¹ The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life and Accident Insurance Company, Hartford Life Insurance Company, and Hartford Life Group Insurance Company. All benefits are subject to the terms and conditions of the policy. Policies underwritten by the issuing companies listed above detail exclusions, limitations, reduction of benefits and terms under which the policies may be continued in force or discontinued.

² Business Insurance, Annual Market Share Survey, March 29, 2004.