



UnumProvident's Work-Life Balance Program

It happens to all of us. The issues, the questions, the problems that come up from time to time — the complications of our busy lives. Fortunately, there's a place to turn for help when you need it. It's UnumProvident's work-life balance program: a comprehensive resource available to you and your family members, 24 hours a day, seven days a week, 365 days a year.*

The work-life balance program is part of the UnumProvident insurance offered by your employer, designed to provide fast and convenient answers and advice on a wide range of topics.

One toll-free call to UnumProvident's work-life balance program can help you find solutions to problems like these. Every call is answered by an experienced, masters-level consultant, who can help in a variety of ways including:

- **Telephone consultations** — Speak confidentially with an expert consultant to help clarify your issue, sort through your options and contact an effective and affordable resource.
- **Dedicated toll-free Spanish language phone line** — Helps us to communicate more clearly with our Latino customers.
- **Personalized searches and referrals** — Our consultants will work with you to develop a list of referrals for various types of services in your community.
- **Online Resources** — Web access to over 200 issue-specific resource rooms, consultants and interactive tools; plus the ability to order free booklets and tapes and view and print over 500 articles.
- **Online Financial Calculators** — Access 35 financial calculators to help you determine and evaluate such financial choices as what you can afford for a home, how long it will take to pay off credit card debt, how to plan for retirement and more.
- **Face-to-face consultations** — If needed, our consultants can arrange up to three in-person sessions for you to talk with a counselor.
- **Educational materials** — Free booklets, audiotapes and tip sheets on a wide range of topics.
- **Tips-on-Tape™** — Our comprehensive audio library offers you over 500 practical tips on a range of life issues.
- **Will Preparation** — UnumProvident Group Life insured employees who become terminally ill and apply for an accelerated benefit may utilize our no-cost will preparation services.
- **Bereavement Counseling** — Provides help to people who have suffered a very personal loss. Our telephone counselors can discuss your situation and refer you to a local resource for face-to-face counseling with a qualified therapist.

COMPREHENSIVE SERVICES TO MAKE YOUR LIFE EASIER

UnumProvident's work-life balance program can provide you with information on a wide range of topics/issues including legal and financial issues, older adult and parenting resources, personal and work-related problems, and all the little things that demand your attention each and every day.

Everyday Issues

- Timesaving services
- Consumer resources
- Buying and leasing cars
- Home repairs
- Real estate agents and apartment listings
- House cleaning

Emotional Well-Being

- Grief and loss
- Personal relationships
- Marriage and family issues
- Divorce and separation
- Mental health issues
- Violence and crisis

Financial

- Budgeting
- Credit and collections
- Online financial calculators
- Home buying and renting
- Saving and investing
- Planning for retirement
- Taxes

Legal

- Will consultation
- Attorney issues
- Consumer protection
- Estate and probate law
- Family and elder law
- Real estate issues
- Living wills

Addiction and Recovery

- Alcohol and drugs
- Gambling
- Other addictions
- Support groups
- Eating disorders

Parenting and Child Care

- Adoption
- Pregnancy and infertility
- Finding child care
- Child development
- Summer and backup care
- Single parenting and blended families
- Discipline, setting limits, safety

Education

- K-12 education
- Selecting a school
- Special needs
- Talking with teachers
- Colleges and universities
- Alternatives to college
- Continuing education

Older Adults

- Retirement planning
- Living safely
- Senior health
- Living arrangements
- Paying for care
- Caregiver resources
- Living with a disability

Work

- Co-worker relationships
- Adjusting to change
- Management issues
- Relocation
- Stress management
- Business travel
- Working from home

*UnumProvident is the marketing brand of UnumProvident Corporation's insuring subsidiaries.

www.unumprovident.com

©2004 UnumProvident Corporation. All rights reserved. Insurance products underwritten and sold and service provided by the subsidiaries of UnumProvident Corporation. Not all companies do business in all jurisdictions.

G-73804