



Employee Assistance  
Program

# When You Need Someone to Talk To



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Hoover City Schools – Group ID G000BJXW





## Life's not always easy. Sometimes a personal or professional issue can affect your work, health and general well-being.

*When facing life's challenges, you often turn to family or friends for support. But sometimes that's not enough. Sometimes you need an experienced professional to talk with to know you're not alone.*

Mutual of Omaha's Employee Assistance Program (EAP) assists employees and their eligible dependents with personal and job-related concerns, including:

- Emotional well-being
- Family and relationships
- Legal and financial
- Healthy lifestyles
- Work and life transitions

### EAP Benefits

As an employee, or eligible dependent, of your company your EAP benefits include:

- Access to EAP professionals 24 hours a day, seven days a week
- Information and referral services
- Service for employees and eligible dependents
- Robust network of licensed and/or certified mental health professionals
- Three face-to-face sessions\* with a counselor (per household per calendar year)
- Legal and financial resources
  - Online will preparation
  - Legal library and online forms
  - Financial tools & resources
- Resources for:
  - Work/life balance
  - Substance use
  - Dependent and Elder Care resources
- Access to a library of educational articles, handouts and resources via [mutualofomaha.com/eap](http://mutualofomaha.com/eap)

*\*Face-to-face visits also can be used toward legal consultations. California Residents: Knox-Keene Statute limits no more than three face-to-face sessions per six-month period per person.*

### Highly Trained, Experienced EAP Staff

Our EAP staff members are all licensed, master's level Employee Assistance Professionals. They provide a solution-focused approach by assessing your situation and referring to the appropriate resources necessary.

### What to Expect

When you call, you will speak directly to an EAP professional to receive **immediate support and guidance**.

You can entrust your EAP professional to assess your needs and handle your concerns in a confidential, respectful manner. Our goal is to collaborate with you and find solutions that are responsive to your needs.

Your EAP benefits are provided through your employer. There is **no cost** to you for utilizing EAP services. If additional resources are needed, your EAP professional can assist by locating affordable solutions in your area.



### EAP Consultation

Mutual of Omaha's Employee Assistance Program provides professional, confidential quality consultation, 24 hours a day.

- [mutualofomaha.com/eap](http://mutualofomaha.com/eap)
- 1-800-316-2796

## Travel Assistance Travels With You

Experiencing an emergency while traveling can be especially difficult. Knowing who to call for medical problems, currency exchange issues or lost luggage is critical. Take comfort in knowing that Travel Assistance\*\* travels with you worldwide, offering access to a network of professionals who can help you with local medical referrals or provide other emergency assistance services in foreign locations.

### Identity Theft

Your Travel Assistance benefit automatically includes Identity Theft Assistance, coordinated at no additional cost. Whether at home or traveling, this benefit provides education, prevention and recovery information to help you protect your identity.

### Education and Prevention

- Comprehensive ID theft assistance guide
- Tips to defend against ID theft

### Recovery Information

- Information regarding the steps to recover from credit card and check fraud
- Guidelines if your Social Security number is compromised
- Instructions for lost or stolen passport
- Contact list for financial institutions, credit bureaus and check companies

### Carry this card with you when you travel

Brought to you by Mutual of Omaha.  
Travel Assistance Services provided by AXA Assistance USA, Inc.



[MutualofOmaha.com](http://MutualofOmaha.com)

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Travel assistance services are independently offered and administered by AXA Assistance USA, Inc. (AXA). Insurance benefits provided as part of Travel Assistance underwritten by a third party. Mutual of Omaha does not warrant or guarantee, or make any representation as to the quality of the services provided by AXA, or of any provider to whom a referral is made by AXA. There may be times when circumstances beyond AXA Assistance USA's control hinder its endeavors to provide services. AXA Assistance USA will, however, make all reasonable efforts to provide such services and help you resolve the emergency situation.

Mutual Solutions

# Worldwide Travel Assistance

For you and your family



452631





## Enjoy your trip – we'll be there if you need us

Travel Assistance can help you, your spouse and dependent children avoid unexpected bumps in the road anywhere in the world.

- Transportation arrangements for the visit of a family member or friend if your hospitalization is more than seven calendar days
- Return home for dependent children if your hospitalization is more than seven calendar days
- Assistance with lodging arrangements if convalescence is needed prior to, or after, medical treatment
- Coordination with your health insurance carrier during a medical emergency
- Assistance obtaining prescription drugs or other necessary personal medical items

### Travel Assistance Plan Limitations

AXA Assistance USA will not pay emergency evacuation, medically necessary repatriation, repatriation of remains or other expenses incurred while traveling within 100 miles of participant's place of residence, or for any one of the following reasons:

- A single trip lasts more than 120 days in length
- Traveling against the advice of a physician
- Traveling for medical treatment
- Pregnancy and childbirth (exception: complications of pregnancy)

There is a maximum benefit amount per person associated with emergency evacuation, medical repatriation and/or return of mortal remains.

All additional costs would be the responsibility of the member. This includes medical costs which are the responsibility of the person receiving medical services. Services must be authorized and arranged by AXA Assistance USA, Inc. designated personnel to be eligible for this program. No reimbursement claims for out-of-pocket expenses will be accepted.

\*Available at any time, not subject to 100 mile travel radius

### Emergency Travel Support Services

- Telephonic translation and interpreter services – 24/7 access to telephone translation services
- Locating legal services – referrals for local attorney or consular offices and help maintain business and family communications until legal counsel is retained (includes coordination of financial assistance for bonds/bail)
- Baggage – assistance with lost, stolen or delayed baggage while traveling on a common carrier
- Emergency payment and cash – assistance with advance of funds for medical expenses or other travel emergencies by coordinating with your credit card company, bank, employer, or other sources of credit; includes arrangements for emergency cash from a friend, family member, business or credit card
- Emergency messages – assistance with recording and retrieving messages between you, your family and/or business associates at any time
- Document replacement – coordination of credit card, airline ticket or other documentation replacement
- Vehicle return – if evacuation or repatriation is necessary, return your unattended vehicle to the car rental company

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### Pre-trip Assistance\*

Minimize travel hassles by calling us pre-departure for:

- Information regarding passport, visa or other required documentation for foreign travel
- Travel, health advisories and inoculation requirements for foreign countries
- Domestic and international weather forecasts
- Daily foreign currency exchange rates
- Consulate and embassy locations

### Immediate Assistance with Emergencies While Traveling

While traveling more than 100 miles from home you may access travel assistance services 24/7 by calling the toll-free number for immediate help from a travel assistance professional.

### Medical Assistance

- Locating medical providers and referrals
- Communication on your medical status with family, physicians, employer, travel company and consulate
- Emergency evacuation if adequate medical facilities are not available, including payment of covered expenses
- Transportation home for further treatment – in the event of death, assist in the return of mortal remains

### Worldwide Travel and ID Theft Assistance

Services available for business and personal travel 24 hours a day, seven days a week.

For inquiries within the U.S. call toll free:  
1-800-856-9947

Outside the U.S. call collect:  
(312) 935-3658



# Will Preparation Services

Services provided by Epoq, Inc.



Create your will at  
[www.willprepservices.com](http://www.willprepservices.com)  
and use the code MUTUALWILLS  
to register

Creating a will is an important investment in your future. It specifies how you want your possessions to be distributed after you die. Whether you're single, married, have children or are a grandparent, your will should be tailored for your life situation.

**That's why it's good you have access to FREE online will preparation services provided by Epoq, Inc. (Epoq).**

## Easy, Free and Secure

Epoq offers a secure account space that allows you to prepare wills and other legal documents. Create a will that's tailored to your unique needs from the comforts of your own home.

### Epoq provides the following FREE documents:

- Last Will and Testament
- Power of Attorney
- Healthcare Directive
- Living Trust

### Here's how it works:

- Log on to [www.willprepservices.com](http://www.willprepservices.com) and use the code MUTUALWILLS to register
- Answer the simple questions and watch the customization of your document happen in real time
- Download, print and share any document instantly
- Don't forget to update your documents with any major life changes, including marriage, divorce, and birth of a child
- Make the document legally binding — Check with your state for requirements

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**Mutual of Omaha**

Underwritten by  
United of Omaha Life Insurance Company  
A Mutual of Omaha Company

# Your Hearing Discount Program



## Program Benefits Include

- ✓ **Custom hearing solutions** - we find the solution that best fits your lifestyle and your budget from one of our 10 manufacturers
- ✓ **Risk-free 60-day trial** - 100 percent money-back guarantee on hearing aid purchase
- ✓ **Hearing aid low price guarantee** - if you find the same product at a lower price, bring us the local quote and we'll not only match it, we'll beat it by 5 percent
- ✓ **Continuous Care** - one year free follow-up, two years of free batteries and a three-year warranty

## Accessing Your Benefits is as Easy as...

1. Call Amplifon at 1-888-534-1747 and a Patient Care Advocate will assist you in finding a hearing care provider near you.
2. Our advocate will explain the Amplifon process, request your mailing information and assist you in making an appointment with a hearing care provider.
3. Amplifon will send information to you and the hearing care provider. This will ensure your Amplifon discounts are activated.

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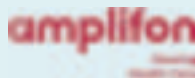
To learn more visit [amplifonusa.com/mutualofomaha](http://amplifonusa.com/mutualofomaha)



### Keep this card for future access to:

- Discounted hearing testing
- Low price guarantee
- 60-day risk-free trial period
- 2 years batteries with purchase

To activate your benefit, call  
1-888-534-1747 today!



### Special money-saving offer!

Call today for your FREE hearing screening appointment!  
Please bring this offer with you to your appointment.

Call 1-888-534-1747 Today!  
Hurry! Offer expires on [DATE]!

*This is not a medical exam and is only intended to assist with amplification selection.*



# Exclusive Mortgage Savings

A DISCOUNTED RATE ON YOUR NEXT HOME LOAN

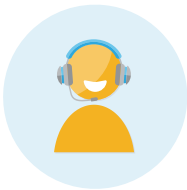
As a Hoover City Schools – Group ID G000BJXW associate, your exclusive offer includes a discounted mortgage rate and reduced lender fees!

## What Makes Mutual of Omaha Mortgage different?



### Cutting Edge Technology

Our online tool makes the entire process quick and easy. Upload your documents, sign papers and check the status of your loan, all from your computer, tablet or phone.



### Concierge Service

You'll have a dedicated loan officer to guide you through the process in complete confidentiality. Whenever you have a question, you'll always know who to call.



### A Household Name

Mutual of Omaha Mortgage is backed by a name you know and trust. That means you can count on the same knowledgeable, caring service you've come to expect.

Visit us online at  
[mutualmortgage.com/workplace-solutions](http://mutualmortgage.com/workplace-solutions)

Or call the mortgage team at  
844-844-0719



**Mutual of Omaha**

MORTGAGE

Mutual of Omaha Mortgage Inc., NMLS ID 1025894. 3131 Camino Del Rio N 1100, San Diego, CA 92108. AL Consumer Credit License 22123; AK Broker/Lender License AK1025894. AZ Mortgage Banker License 0926603; AR Combination Mortgage Banker/Broker/Servicer License 109250; Licensed by the Department of Business Oversight under the CA Residential Mortgage Lending Act, License 4131356; Loans made or arranged pursuant to a CA Finance Lender Law license, 60DB093110; CO Mortgage Registration 1025894; CT Mortgage Lender License ML-1025894; DE Lender License 028515; DC Mortgage Dual Authority License MLB1025894; FL Mortgage Lender Servicer License MLD1827; GA Mortgage Lender License/ Registration 46648; HI Mortgage Loan Originator Company License HI-1025894; ID Mortgage Broker/Lender License MBL-2081025894; IL Residential Mortgage Licensee MB.6761115; IN-DFI Mortgage Lending License 43321; IA Mortgage Banker License 2019-0119; KS Mortgage Company License MC.0025612; KY Mortgage Company License MC707287; ME Supervised Lender License 1025894; MD Mortgage Lender License 21678; MA Mortgage Broker and Lender License MC1025894; MI 1st Mortgage Broker/Lender/Servicer Registrant FR0022452; MN Residential Mortgage Originator Exemption MN-OX-1025894; MS Mortgage Lender 1025894; MO Mortgage Company License 19-2472; MT Mortgage Broker and Lender License 1025894; NV Exempt Company Registration 4830. Licensed by the New Hampshire Banking Department, Mortgage Banker License 19926-MB; Licensed by the New Jersey Banking and Insurance Department. NJ Residential Mortgage Lender License 1025894; NM Mortgage Loan Company License 1025894; NC Mortgage Lender License L-186305; ND Money Broker License MB103387; OH Residential Mortgage Lending Act Certificate of Registration RM.804535.000; OK Mortgage Lender License ML012498; OR Mortgage Lending License ML- 5208; PA Mortgage Lender License 72932; RI Lender License 20163229LL. RI Loan Broker License 20163230LB; SC BFI Mortgage Lender/Servicer License MLS- 1025894; SD Mortgage Lender License ML.05253; TN Mortgage License 190182; TX Mortgage Banker Registration 1025894; UT Mortgage Entity License 8928021; VT Lender License 6891; VA Mortgage Broker and Lender License, NMLS ID #1025894 ([www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)); WA Consumer Loan Company License CL-1025894; WI Mortgage Banker License 1025894BA; WY Mortgage Lender/Broker License 3488. Toll Free #: (877) 978-1922. Subject to Credit Approval. For licensing information, go to: [www.nmlsconsumeraccess.org](http://www.nmlsconsumeraccess.org)