



Resource Advisor

A member assistance program providing personal support when your employees need emotional, financial and legal help – included with your life and disability plan

Anthem[®]
National Accounts



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Giving your employees the support they need, whenever they need it

Life in the fast lane. That's normal speed these days. But when everyday problems like stress or family issues become overwhelming, or life takes an unexpected turn, your employees and their families may need help. That's where Resource Advisor from Anthem Life Insurance Company (Anthem Life) comes in. It's just another way we provide more than just a benefit check to your employees. And it's included in our life and disability plans at no additional cost.

With Resource Advisor, your employees and their families can tap into these support services:

Counseling

During tough times, just talking to someone can help employees feel better and prevent problems from becoming an emotional or financial burden. Employees and their families can count on:

- ▶ **24/7 toll-free access to trained counselors:** They can talk privately with a counselor anytime they want.
- ▶ **Face-to-face counseling with local, licensed mental health professionals (psychologists, social workers, etc.):** They can sit down with a counselor for marital counseling, child/adolescent counseling or help with stress, anxiety or depression – or any issue they want to discuss – for three visits.
- ▶ **Time with a lawyer:** They can talk to a lawyer for 60 minutes about wills, estate planning and real estate – or any other matter – when they need legal advice. If they need more time, they can get discounts on future meetings.*
- ▶ **Help from a certified financial planner:** They can get advice from a financial planner to go over anything from budgeting to retirement planning to taxes.

Online help

Our website is loaded with tools to help your employees and their families find support whenever they need it. These tools include:

- ▶ Parenting advice and services like a list of child care providers in the area.
- ▶ Eldercare information and services, including a list of eldercare providers in the area.

- ▶ Advice on coping with difficult life events like losing a loved one.
- ▶ Tips on dealing with emotions, including a depression screening tool.
- ▶ Financial calculators and tools to help plan for major purchases or life events (i.e. weddings).
- ▶ Legal library to help prepare wills, living wills and power of attorney.

Identity theft victim recovery services

When someone's identity is stolen, it can take months – even years – to straighten everything out. Employees and their families don't have to go through it alone. Resource Advisor is here to help them every step of the way. And this even includes medical identity theft.

Identity theft victims can count on:

- ▶ A Fraud Resolution Specialist who will be their personal advocate for one year. The specialist will work with:
 - Creditors.
 - Collection companies.
 - Collection law firms.
 - Credit reporting agencies.
- ▶ Unlimited fraud and recovery services, including credit report reviews and placing "fraud alerts" on credit reports and with creditors.
- ▶ Support in getting their identity and good credit reputation back.
- ▶ Assistance with filling out documents and settling disputes (under a limited power of attorney).

- ▶ Help letting banks and credit card companies know to close affected accounts.
- ▶ Financial discussions over the phone with a counselor specializing in identity protection.
- ▶ Legal discussions with a lawyer on each new issue involving identity theft.
- ▶ A 25% discount off the lawyer's fee, after the first discussion, for follow-up discussions.

And all employees and their family members can sign up for identity monitoring to pick up on any suspicious activity – even if their identity hasn't been stolen.

Services to help employees and families deal with the loss of a loved one

We know that when someone passes away, you want to do all you can to help the family. At a time when many people feel helpless, Resource Advisor's extensive services provide support to beneficiaries to help them ease the burden. Because beneficiaries' needs may go a lot deeper than the financial help of a life insurance check. Through Resource Advisor, they'll get:

- ▶ Three face-to-face visits with a licensed mental health professional for up to six months after their loss.
- ▶ Meetings with a lawyer and a certified financial planner for up to six months after their loss.*
- ▶ Beneficiary Companion – to help with phone calls and paperwork, including:
 - Getting copies of death certificates.
 - Notifying financial institutions, creditors, public agencies and utilities.
 - Closing accounts and making sure any funds are distributed properly.
 - Placing a freeze on credit reports to protect against fraud.

- ▶ Comfort for children who've lost a loved one
 - Beneficiaries can order a special book, *The Healing Book: Facing the Death – and Celebrating the Life – of Someone You Love*.
 - The book encourages children and family members to ask questions, express their feelings and share memories of loved ones who have passed away.
 - Beneficiaries can order copies from the Resource Advisor website for children affected by loss. We can ship copies to the beneficiary or directly to the child.





Why Anthem Life?

Anthem Life has everything you'd expect from a leading life and disability company, plus so much more. Our full line of group life and disability plans go way beyond a benefit check by giving your employees emotional, financial and legal help when they need it. And that makes their benefits even more valuable.

Are you ready to get more out of life?

Ask your consultant or sales representative about our life and disability products that include the Resource Advisor benefit today!

*Each visit must be for a separate issue.

Important note regarding eligibility: Since this program is for employees, all benefits end at retirement.

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