Group Insurance

Employee Assistance Program

Option 1

MetLife

YOUR EAP CAN HELP YOU RESOLVE A BROAD RANGE OF ISSUES INCLUDING:

- Marriage, Relationship and Family Problems
- Problems at Work
- Changes in Mood
- Legal and Financial Issues
- Stress and Anxiety
- Alcohol and Drug Dependency
- Identity Theft
- Health and Wellness Concerns

WE ALL NEED HELP EVERY NOW AND THEN

Problems are just a part of everyday life. In addition to the benefits provided under your MetLife Group Insurance coverage, you and your household members now have access to E4 Health's Employee Assistance Program (EAP) to help with the everyday challenges of life that may affect your health, family life and desire to excel at work. *(EAP services provided through an agreement with E4 Health, Inc. E4 Health is not a subsidiary or affiliate of MetLife and the services provided are separate and apart from the insurance and services provided by MetLife.)*

CONSULTATION AND SUPPORT

You and the members of your household are entitled to up to **3 consultations with a licensed clinician per incident, per individual, per calendar year**. You have telephonic consultations for maximum convenience and anonymity. Please call 1-844-763-8543 anytime to speak with a clinician or schedule an appointment.

WORK AND LIFE SERVICES

Telephonic consultations are available in the following areas:

Financial Services: Budgeting, credit and financial guidance (investment advice, loans and bill payments not included), retirement planning and assistance with tax issues.

Childcare and Eldercare Assistance: Needs assessment plus referrals to childcare and eldercare providers.

Identity Theft Recovery Services: Information on ID theft prevention, plus an ID theft emergency response kit and help from a fraud resolution specialist if you are victimized.

Legal Services: Consultations for issues relating to civil, consumer, personal and family law, financial matters, business law, real estate, estate planning and more (excluding disputes or actions between you and MetLife/E4 Health/your employer).

Daily Living Services: Referrals to consultants and businesses that can help with event planning, transportation services, pet services and more (does not cover the cost nor guarantee delivery of vendors' services).

Online Member Services: E4 Health's EAP member website features a wide range of tools and information to help you take charge of your well-being and simplify your life. Log on to **metlifeeap.com**, **user name: MetLife1-3** and **password: guest**.

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Services are provided by E4 Health, one of the nation's premier providers of EAP services, with a national network of more than 35,000 practitioners. E4 Health's staff provides immediate crisis resolution, information and referrals to appropriate counseling and support services. Licensed staff clinicians with crisis intervention expertise, including bilingual Spanish-/English-speaking staff, are available to handle emergency or urgent need cases.

ANSWERS TO FREQUENTLY ASKED QUESTIONS

Are EAP services confidential?
Yes. E4 Health abides by state and federal mandates governing confidentiality, and your identity is protected by law.

When should I seek help?
The right time to seek help for a problem is as early as possible, before the problem becomes critical. EAP services can be accessed through a dedicated toll-free number 24 hours a day, 7 days a week.

How do I get help?
You can call E4 Health directly at 1-844-763-8543 to arrange for your EAP services. E4 Health will consider one of your consultations used if you fail to cancel an appointment at least 24 hours in advance, unless the appointment is missed because of an emergency or circumstances beyond your control.

Will I have to pay for services?
No! Your employer pays for EAP services. There are no co-payments, co-insurance or deductible payments, and you will not be liable to an E4 Health counselor for any fees covered by your EAP under any circumstances. If you decide you want services not included in the EAP program offered by your employer, you will have to arrange and pay for them separately.

Do I have rights under the Consolidated Omnibus Budget Reconciliation Act ("COBRA")?
For information about COBRA rights, contact your Human Resources Department.

Does E4 Health's EAP have any limitations?
E4 Health's EAP services **do not** provide:

- Inpatient or outpatient treatment for any medically treated illness
- Prescription drugs
- Treatment or services for mental retardation or autism
- Counseling services beyond the number of sessions covered
- Services by counselors who are not E4 Health providers
- Counseling required by law or a court, or paid for by Workers' Compensation, or
- Formal psychological evaluations and fitness-for-duty opinions

WE'RE HERE TO LEND A HAND: 1-844-763-8543
TDD CALLERS CAN CALL: 1-877-267-9903

Some restrictions may apply to all of the above-mentioned services. Please contact E4 Health for details. EAP services provided through an agreement with E4 Health, Inc. E4 Health is not a subsidiary or affiliate of MetLife and the services provided are separate and apart from the insurance and services provided by MetLife. Information disclosed directly to E4 Health is not disclosed to MetLife, and therefore is not subject to MetLife's privacy policy.

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1509-271491 CS
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