

Under our EAP you can receive no-cost, confidential help for a wide variety of needs and concerns:

- Depression
- Stress Management
- Anxiety
- Marital Difficulties
- Relationship Problems
- Family Conflict
- Alcohol or Drug Addictions
- Financial or Legal Concerns
- Parenting Concerns
- Problem Gambling
- Eating Disorders
- Eldercare
- Childcare

**No problem is too large
or too small.**

**Contact the EAP
for assistance.
866.451.5465**

Your EAP and Claimant Assist Administrator:



134 North LaSalle Street, Suite 2200
Chicago, IL 60602

Telephone Assistance:

EAP: 866.451.5465

Claimant Assist: 866.472.2734

Online:

www.niseap.com

Offered by:

NATIONAL INSURANCE
SERVICES

Corporate Headquarters

250 South Executive Drive, Suite 300, Brookfield, WI 53005

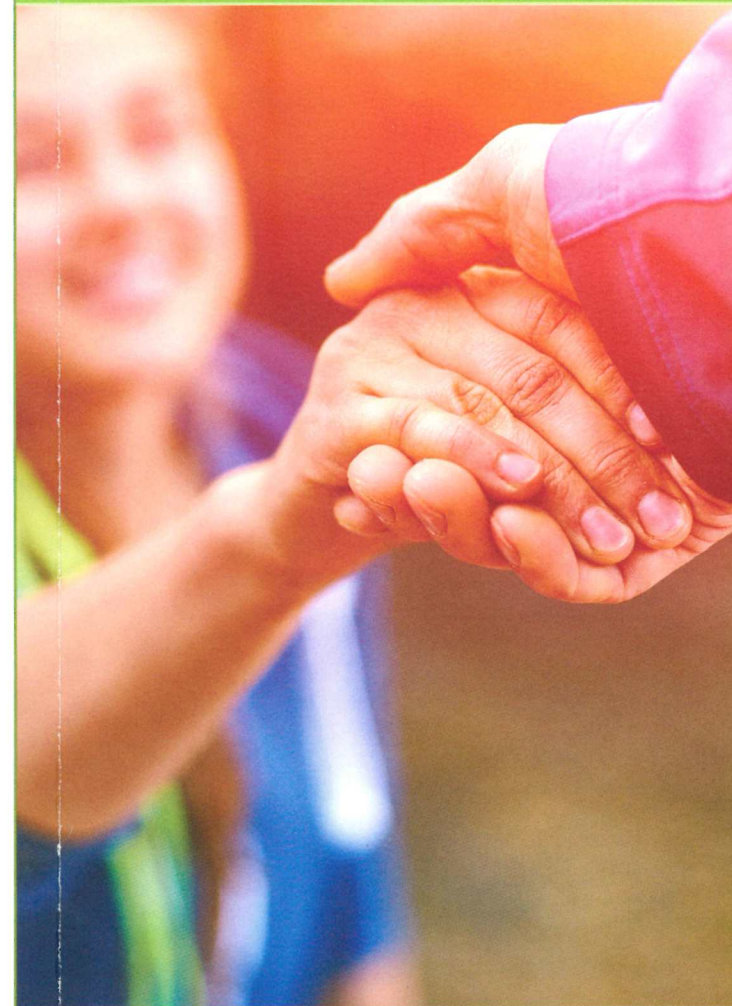
Offices Nationwide

800.627.3660

www.NISBenefits.com

Embedded Employee Assistance Program (EAP) with Claimant Assist

Support for Employees* with Life or Disability
Insurance Through National Insurance Services



**The EAP is for use by the covered employee only. While issues may concern family members, all contacts to the EAP must be made by the employee.*



**Access to masters-degreed counselors
24-hours a day through a toll-free number.**

**Up to three in-person assessment and
counseling sessions.**

- **Legal Assistance:** Counselors may refer you to a telephone and/or one in-person consultation with an attorney.
- **Financial Assistance:** Telephone consultation with a financial consultant to address questions on budgeting, taxes and debt consolidation.
- **Eldercare Assistance:** Our specialists can help you with navigating medicare, dealing with the emotions of retirement, or legal aspects like estate planning. Use our website to find resources on retirement, from financial planning and calculators, to articles on coping with retirement stress, and filing your retirement days with meaningful activities.
- **Childcare Assistance:** Telephone consultation with a work-life professional to provide information, referrals and resources related to childcare concerns.
- **Memorial Planning Assistance:**** Telephone consultation with a work-life specialist to assist with memorial and funeral planning. Services include identifying potential locations, associated costs for services and providing information to help coordinate logistics.

*** Available to Life insurance beneficiaries only.*

The EAP Program

Everyday life can be stressful and can affect your health, well-being and performance. Fortunately, our Employee Assistance Program can aid in finding solutions. When facing personal problems, you might struggle with where to turn for help. The first step is usually the hardest, and guidance is often the key. That's why National Insurance Services (NIS) offers an Employee Assistance Program (EAP). An EAP offers a confidential place to find the answers that work for you.

Your EAP Service Provider

Morneau Shepell is a leader in the field of Employee Assistance and has been providing employee assistance services for over 20 years. Morneau Shepell has the experience to provide the broad range of services and guidance that is paramount to an EAP – whether it's help with day-to-day concerns or guidance through a challenging crisis. The information you discuss through the EAP is kept confidential in accordance with federal and state laws.

The EAP Process

When you access the EAP, Morneau Shepell counselors listen and take action toward finding solutions. The next step may include meeting with a mental health counselor for up to three face-to-face visits,

negotiating health insurance benefits or referrals to community resources for legal and financial services.

Referrals and Resources

You can receive information and a listing of childcare and eldercare resources with confirmed vacancies meeting your specifications. If face-to-face mental health counseling sessions are required, Morneau Shepell counselors will refer you for counseling at a location that is convenient to your home or work. Morneau Shepell counselors can also refer you to self-help groups such as Alcoholics Anonymous or Gamblers Anonymous and community financial and legal resources for debt management.

Claimant Assist

NIS's Claimant Assist program offers special services to Long-Term Disability claimants or Life insurance beneficiaries at no charge. If you have Disability insurance coverage through NIS, our Long-Term Disability Claimant Services are available to guide and counsel claimants and their immediate family members. If you have Life insurance coverage through NIS, our Beneficiary Services Program provides counseling and assistance to beneficiaries when faced with the challenge of coping with loss.



**EAP services are available to
you two ways:**

Phone: 866.451.5465

Online: www.niseap.com

**Claimant Assist services
are available:**

866.472.2734