

Questions? We have answers.

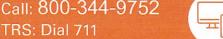


Your Employee Assistance Program offers confidential emotional support, as well as legal, financial and work-life guidance, whenever and wherever you need it.

> Life's challenging. We can help.



Call: 800-344-9752





Online: guidanceresources.com App: GuidanceNowSM

Web ID: NYLGBS



Whatever life throws at you throw it our way. Employee Assistance & Wellness Support.

Life: just when you think you've got it figured out, along comes a challenge. Whether your needs are big or small, New York Life Group Benefit Solutions is there for you with our Employee Assistance & Wellness Support program1. It can help you and your family find solutions and restore your peace of mind. This is just another example of how we are committed to Putting Benefits To Work For Peoples™.



Our suite of value-add resources includes:

Employee Assistance Program¹

Are you feeling overwhelmed by the demands of balancing work and family life? Maybe you have questions about a legal or financial concern. You and your family members now have access to various counseling services including legal, financial, and work-life balance assistance. All counseling calls are answered by a Master's or PhD-level counselor who will collect some general information and will discuss your needs. The Employee Assistance Program provides a maximum of three sessions, per issue, per year.

GuidanceResources®1 When you need information quickly to help handle life's challenges, you can visit guidanceresources.com for resources and tools on topics such as health and wellness, legal regulations, family and relationships, work and education, money and investments, and home and auto. You will also have access to articles, podcasts, videos, slideshows, on-demand trainings and "Ask the Expert" which provides personal responses to your questions.

Well-being Coaching¹

Sometimes you may need help with personal challenges and physical issues that can be overwhelming. To help you achieve your goals, you will have access to a certified coach who will work with you, one on one, to address health and well-being issues such as burnout, time management and coping with stress. You have access to five sessions per year. All sessions are conducted telephonically.

See additional information on next page



FamilySource®1

Managing the everyday concerns of home, work and family can be difficult. To help resolve those concerns, you have access to family care service specialists that provide customized research, educational materials and prescreened referrals for childcare, adoption, elder care, education, and pet care.

Contact Info:

Employee Assistance and Wellness Support 24/7



Phone: (800) 344-9752



Website: guidanceresources.com Web ID: NYLGBS

1. These programs are NOT insurance and do not provide reimbursement for financial losses. Some restrictions may apply. These services are provided exclusively by ComPsych® Corporation. Customers are required to pay the entire discounted charge for any discounted products or services available through these programs. Some services are available at the option of the employer for an additional cost. Programs are provided through third party vendors who are solely responsible for their products and services. Full terms, conditions and exclusions are contained in the applicable client program description and are subject to change. Program availability may vary by plan type and location and are not available where prohibited by law. These programs are not available under policies issued by New York Life Group Insurance Company of NY.

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All programs are effective for the member/participant on the first day of coverage.

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Life Insurance Company of North America is not authorized in NY and does not conduct business in NY.

New York Life Insurance Company

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Contact Us... Anytime, Anywhere

No-cost, confidential solutions to life's challenges.

Confidential Emotional Support



Our highly trained clinicians will listen to your concerns and help you or your family members with any issues, including:

- · Anxiety, depression, stress
- · Grief, loss and life adjustments
- · Relationship/marital conflicts

Work-Life Solutions



Our specialists provide qualified referrals and resources for just about anything on your to-do list, such as:

- · Finding child and elder care
- · Hiring movers or home repair contractors
- · Planning events, locating pet care

Legal Guidance



Talk to our attorneys for practical assistance with your most pressing legal issues, including:

• Divorce, adoption, family law, wills, trusts and more Need representation? Get a free 30-minute consultation and a 25% reduction in fees.

Financial Resources



Our financial experts can assist with a wide range of issues. Talk to us about:

- · Retirement planning, taxes
- · Relocation, mortgages, insurance
- · Budgeting, debt, bankruptcy and more

Online Support



GuidanceResources® Online is your 24/7 link to vital information, tools and support. Log on for:

- · Articles, podcasts, videos, slideshows
- On-demand trainings
- "Ask the Expert" personal responses to your questions

Your ComPsych GuidanceResources program offers someone to talk to and resources to consult whenever and wherever you need them.

Call: 800-344-9752 TDD: 800.697.0353

Your toll-free number gives you direct, 24/7 access to a GuidanceConsultant™, who will answer your questions and, if needed, refer you to a counselor or other resources.

Online: guidanceresources.com App: GuidanceResources® Now Web ID: NYLGBS

Log on today to connect directly with a GuidanceConsultant about your issue or to consult articles, podcasts, videos and other helpful tools.

24/7 Support, Resources & Information

Contact Your GuidanceResources® Program

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Are you stressed?

Prolonged stress can have adverse effects on your health and general well-being.

Conditions linked to stress include:

- Migraines and headaches
- Sleep and appetite
- Cardiovascular disorders
- Asthma

Behavioral symptoms include:

- Social withdrawal
 - · Lack of concentration
- Substance abuse
- 8 Tips for Beating Stress

Laugh and learn

Instead of getting irritated, laugh at life's annoyances and learn from your mistakes.





Keep a schedule

Allow ample time for travel and schedule free time for yourself.





Identify the causes

Is it traffic? Problems at work? Bad news on the TV? What stresses you out?

Focus on the positive

Be proud of your accomplishments and celebrate your successes.

Get enough sleep and exercise

Exercise not only improves health and mood, it aids in better sleep.



Meditate

By sitting in a quiet environment and closing your eyes you can achieve relaxation.



Do things you enjoy

Make and take time to do activities that bring you pleasure.



Nurture relationships

More interpersonal contact with the right people can help relieve stress.



24/7 Live Assistance: Call: 800-344-9752 TRS: Dial 711



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