Employee Assistance Program

Pointing You In The Right Direction

We all experience times when we need a little help managing our personal lives. Your employer understands this and is providing the Employee Assistance Program (EAP) to covered employees in connection with your group insurance from The Standard[‡], to offer support, guidance and resources to help you and your family find the right balance between your work and home life.

What Can The EAP Do For Me?

Experienced master's-degreed clinicians will confidentially consult with you over the telephone and direct you to the solutions and resources you need. You may also receive referrals to support groups, community resources, a network counselor or your health plan. These services are available for covered employees, their dependents, including children to age 26, and all household members.

The EAP Services Can Help With:

- · Child care and elder care
- Alcohol and drug abuse
- Life improvement
- · Difficulties in relationships
- · Stress and anxiety with work or family
- Depression
- · Goal-setting
- · Emotional well-being
- Financial and legal concerns
- · Grief and loss
- · Identity theft and fraud resolution
- · Online will preparation

How Do I Access EAP Services?

Follow the directions on the wallet card on this page.

Is It Confidential?

Your calls and all counseling services are confidential. Information will be released only with your permission or as required by law.

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This EAP service is not affiliated with The Standard. The EAP service is not an insurance product.

‡ The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Ore., in all states except New York, where insurance products are offered by The Standard Life Insurance Company of New York of 360 Hamilton Avenue, Suite 210, White Plains, NY. Product features and availability vary by state and company, and are solely the responsibility of each subsidiary. Each company is solely responsible for its own financial condition. Standard Insurance Company is licensed to solicit insurance business in all states except New York. The Standard Life Insurance Company of New York is licensed to solicit insurance business in only the state of New York.



Call 888.293.6948 or visit www.eapbda.com.
The EAP is always ready to assist you. We've also provided a handy reference card for your wallet.

How To Access EAP Online

- Enter this address in your Web browser:
 www.eapbda.com
- Enter standard as the login ID (in all lowercase letters) when prompted.
- Enter eap4u as the password (in all lowercase letters) when prompted.

Note: It is a violation of your company's contract to share this information with individuals who are not eligible for this service.

Fold -

EAP For Policyholders of The Standard

Call this toil-free number for access to EAP services.

888.293.6948 TDD 800.327.1833

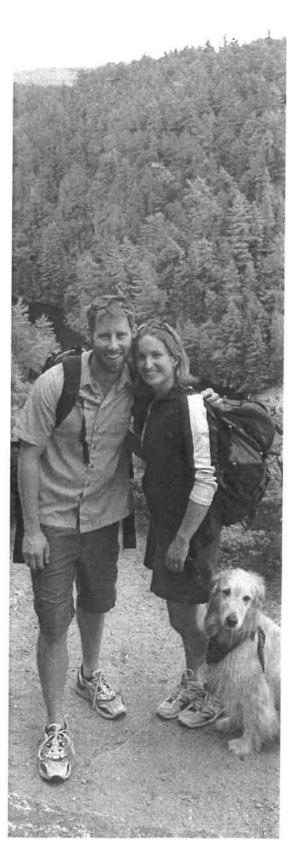
Available 24 hours a day, 365 days a year.

Standard Insurance Company

The Standard Life Insurance Company of New York

www.standard.com

Employee Assistance Program-3 17201 (5/14) SI/SNY EE



When Is The EAP Available?

Over-the-phone consultation and online access to EAP services are always available. Simply call the toll-free number or log on to **www.eapbda.com.** In emergency situations, you may call the toll-free number to speak with a master's-degreed clinician who can also connect you to emergency services.

Your program also includes up to three face-to-face assessment and consultative sessions per issue. A clinician will work with you to schedule appointments according to your needs.

What Can WorkLife Services Do For Me?

WorkLife services can save you countless hours by researching and providing referrals for important needs like:

- · Child care and elder care
- Education
- Adoption
- Pet care
- · Daily living
- Travel

A broad range of educational materials and guide books on dependent care topics are also available.

How Much Does It Cost?

The EAP and WorkLife services are provided to you in connection with your employer-sponsored group insurance from The Standard. If you accept a referral to services that are not a part of your EAP program, you may be responsible for the costs associated with those services.

All The Help You Need Online

The EAP provides the following online services:

- Informative guides and articles
- · Monthly webinars and bulletins
- · Ability to search on your own for:
 - Child care or elder care services
 - Pet care
 - Adoption resources
- · Detailed maps for every search
- · Self-assessments
- Healthy lifestyle guidance, from tools for diet and fitness to smoking cessation
- Videos and articles on topics like understanding depression, nutrition advice and preparing for childbirth
- Financial and legal information, including a program for completing a simple will and identity theft consultation recovery and prevention services
- Detailed calculators used to help solve common financial concerns, such as computing college finances