

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 quickly refer you to in-person counseling and other resources for:

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

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: 877.533.2363

TDD: 800.697.0353

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

Online: guidanceresources.com

App: GuidanceResources® Now

Web ID: My5848i

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



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Online Will Preparation

Secure Your Wishes With a Legally Binding Will

Drafting a will ensures that your assets pass on to your loved ones and your children are protected by a guardian of your choosing. EstateGuidance® makes it easy with online tools that walk you through the process in minutes. Just access the site using the directions provided and supply the information at the prompts. Your will can be completed online and downloaded to your computer or printed and shipped to you. In addition, you can draft a living will to ensure you get the end-of-life care you desire and a final arrangements document expressing your wishes for your funeral services.

Log on to EstateGuidance to:

- Complete a last will and testament: Free
- Draft a living will: \$14.99
- Draft a final arrangements document: \$9.99

Get your estate in order.

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Financial Resources

Get the Expert, Objective Help You Need

Just call your GuidanceResources toll-free number. You'll be connected to a GuidanceConsultantSM who will talk with you about your specific situation and schedule a phone appointment for you with one of our financial experts.

Our in-house staff includes Certified Public Accountants, Certified Financial Planners and other professionals dedicated exclusively to providing financial information to you by phone.

And because our experts are not associated with any financial institution, you are assured that they will provide impartial and objective information on your money topics.

Our financial experts can help you with:

- Credit card and debt management
- Budgeting, retirement and estate planning
- Tax and real estate questions
- Financing for college
- Investment options
- Mortgages, loans and refinancing

Here when you need us.

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Peace of mind when it's needed the most

Funeral planning services

Available to employees who are covered for group life insurance through their employer. Funeral planning and concierge services are provided by Everest Funeral Package, LLC.

Everest is pleased to provide a value-added service that empowers individuals who are dealing with funeral related issues.

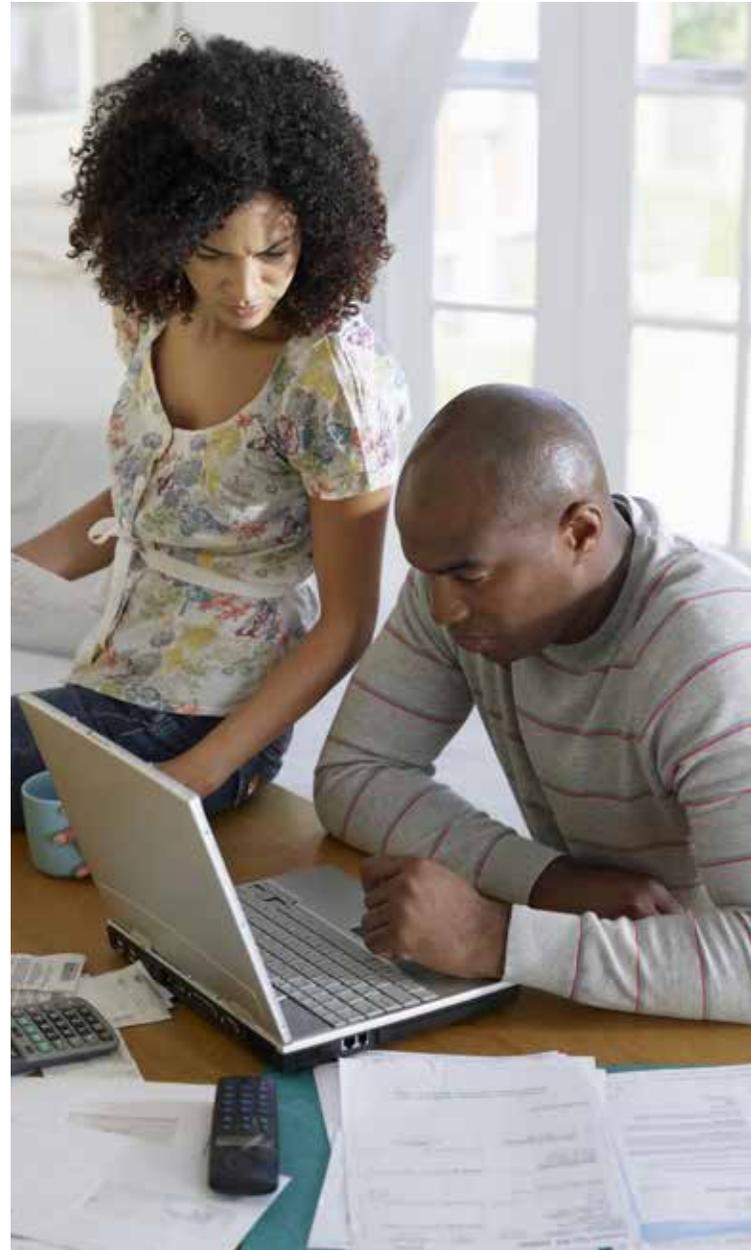
Who is Everest?

Everest, the first nationwide funeral planning and concierge service, is an independent consumer advocate who works on your behalf. Everest's sole purpose is to provide the information you need to make the most informed decisions about all funeral related issues, and then put those wishes into action.

You're never locked into a decision because Everest's funeral advisory services can be used at any funeral home across North America.

Everest is an impartial consumer advocate, not a funeral home. Everest does not sell funeral goods or services, nor does Everest receive any commissions from funeral homes or other service providers in the funeral industry. With Everest, you are removed from a sales-focused environment allowing you and your family to make well-informed and confident decisions during a stressful time.

Everest offers both pre-planning and at-need services at or near the time of need. Everest's online planning tools help you prepare for the future. At-need services include price negotiation assistance and communicating the family's wishes to the funeral home. Everest Advisors are available by phone 24/7 and can determine eligibility for the expedited life insurance claim process.



While you can't predict
life's outcome,
you can prepare for it...



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Who is eligible?

Everest can be used to plan a funeral for an employee; a spouse or domestic partner; or an employee's dependents up to age 26.*

Getting started

Create an online profile and use Everest's planning tools:

Visit: www.everestfuneral.com/voya

- Enter your email address and your employer's name
- Create a password and complete your online profile
- Access "Planning Tools"

If you do not have access to a computer, Everest advisors are available 24/7 by calling **1-800-913-8318**.



Everest's services include:

Pre-planning services

24/7 Advisor assistance

- To discuss funeral planning issues

PriceFinderSM research reports

- The only nationwide database of funeral home prices
- Detailed, local funeral home price comparisons

Online planning tools

- Include:
 - Personal profile
 - 10 key decisions planner
 - "My Wishes" planning guide
 - Reference guide
- Information stored and maintained in a secure data warehouse

At-need services

At-need family support

- Family assistance and plan implementation
- Communicate the Personal Funeral Plan to the funeral home; removing the family from a sales-focused environment
- Provide 24-hour assistance throughout the funeral process
- Expedited life insurance claim process. Eligible beneficiaries may have access to a portion of the life insurance funds in as little as two business days following receipt of the claim form.**

Negotiation assistance

- Gather pricing information and present it to the family in an easy-to-read format
- Negotiate funeral service pricing with local funeral homes
- Help the family compare prices of caskets and other products

**Availability may vary by state.



For more information, please visit: www.everestfuneral.com/voya



* Spouse or domestic partner coverage varies depending on the terms of your employer's group life insurance policy. Contact your employer for more information.

Funeral Planning and Concierge Services are provided by Everest Funeral Package, LLC, Houston, TX.

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Legal Guidance

Get the Legal Help You Need

Just call your GuidanceResources toll-free number. You'll be connected to a GuidanceConsultantSM who will talk with you about your situation and schedule a phone appointment for you with one of our staff attorneys. If you need more immediate help, you can be connected to an attorney directly.

Our attorneys can help you with:

- Family law matters, including divorce, custody, child support and adoption
- Bankruptcy and credit issues
- Landlord/tenant issues, including eviction and lease questions
- Real estate and foreclosure questions
- Immigration concerns
- Wills and living wills

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Security when you travel



We live in a highly connected world where frequent domestic and international travel is the norm. Voya Travel Assistance offers you enhanced security for your leisure and business trips. You and your dependents will have toll-free or collect-call access to the Voya Travel Assistance customer service center or access to the services provided on the website 24 hours a day, 365 days a year – from anywhere in the world.

Available services

When traveling more than 100 miles from home, Voya Travel Assistance offers you and your dependents four types of services: Pre-trip information, emergency personal services, medical assistance services, and emergency transportation services.

▶ Pre-trip information

These valuable services help you start your trip the right way. Voya Travel Assistance can provide you with important, up-to-date travel information including:

- Immunization requirements
- Visa & passport requirements
- Foreign exchange rates
- Embassy/consular referral
- Travel/tourist advisories
- Temperature & weather conditions
- Cultural information

▶ Emergency personal services

In the event of an unexpected situation of a non-medical nature, Voya Travel Assistance offers access to several valuable services, including:

- Urgent message relay
- Interpretation/translation services
- Emergency travel arrangements
- Recovery of lost or stolen luggage or personal possessions
- Legal assistance and/or bail bond

If you need emergency or pre-trip services...

...use the contact information on the reverse and identify yourself as an eligible participant in the Voya Travel Assistance program.

You will be asked to provide some additional information in order to confirm your eligibility under this program. Once your eligibility has been verified, Voya Travel Assistance will arrange and provide the Emergency Transportation Services previously described.

Please note: Services are only eligible for payment through Voya Travel Assistance if Voya Travel Assistance was contacted at the time of service and arranged for the service. If costs are incurred for other services, you are responsible for those costs or reimbursement of those costs if initially paid by Voya Travel Assistance; Voya Travel Assistance will ask for your credit card and debit your account for the required amount.



Voya Travel Assistance

Contact Voya Travel Assistance 24 hours a day, 365 days a year for Pre-Trip Information, Emergency Personal Services, Medical Assistance Services, and Emergency Transportation Services.

In the US, Toll Free: 800.859.2821

Worldwide, Collect: 202.296.8355

Email: ops@europassistance-usa.com

Online Portal: <https://eservices.europassistance-usa.com/sites/Voya>

Group ID: N1VOY

Activation Code: 140623

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▶ Medical assistance services include:

- Medical referrals for local physicians and dentists
- Medical case monitoring
- Prescription assistance and eyeglass replacement
- Arrangement and payment of emergency medical services (up to \$10,000 with a written guarantee of reimbursement from the eligible participant.)

▶ Emergency transportation services*

Should you need medical care or assistance while traveling, Voya Travel Assistance can help. When deemed medically necessary by a Voya Travel Assistance designated physician, evacuation and transportation to the nearest adequate medical facility that can properly treat your condition will be arranged and paid for on your behalf. Additional transportation services include:

- Visit of family member or friend
- Return of traveling companion
- Return of dependent children
- Return of vehicle
- Return of mortal remains

▶ How it works

At any time before or during a trip, you may contact Voya Travel Assistance for assistance services. It is recommended that you keep a copy of this summary with your travel documents. Use the wallet card to have convenient access to the numbers that you need.

* The services listed above are subject to a maximum total payment of \$150,000.

▶ Exclusions and limitations

- A. Voya Travel Assistance shall not provide services enumerated above if the service is sought as a result of your or your dependent's:
- Involvement in any act of war, invasion, acts of foreign enemies, hostilities (whether war is declared or not), civil war, rebellion, revolution, and insurrection, military or usurped power;
 - Travel against the advice of a physician;
 - Travel for the purpose of obtaining medical treatment;
 - Travel in any country in which the U.S. State Department issued travel restrictions;
 - Commission of or attempt to commit an unlawful act;
 - Being under the influence of drugs or intoxicants unless prescribed by a physician;
 - Pregnancy and childbirth (except for complications of pregnancy);
 - Mental or emotional disorders, unless hospitalized;
 - Participation as a professional in athletics;
 - Services provided for which no charge is normally made;
 - Travel within 100 miles of your permanent residence, unless in a foreign country.
- B. The services described above currently are available in every country of the world. Due to political and other situations in certain areas of the world, Voya Travel Assistance may not be able to respond in the usual manner.

It is your responsibility to inquire whether a country is "open" for assistance prior to your departure and during your stay. Voya Travel Assistance also reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, acts of God or refusal of authorities to permit Voya Travel Assistance to fully provide services.

- C. If you request a transport related to a condition that has not been deemed medically necessary by a physician designated by Voya Travel Assistance in consultation with a local attending physician or to any condition excluded hereunder, and the Employer or Plan Sponsor agrees to be financially responsible for all expenses related to that transport, Voya Travel Assistance will arrange but not pay for such transport to a medical facility or to your residence and will make such arrangements using the same degree of care and completeness as if Voya Travel Assistance was providing service under this agreement. A waiver of liability will be required prior to arranging these transportation services.
- D. Voya Travel Assistance shall not be responsible for any claim, damage, loss, cost, liability or expense which arises in whole or in part as a result of Voya Travel Assistance's inability to reach the Employer's or Plan Sponsor's authorized Contact person for any reason beyond Voya Travel Assistance's control, or as a result of the failure and/or refusal of the Employer or Plan Sponsor to authorize services proposed by Voya Travel Assistance.

Voya Travel Assistance services are provided by Europ Assistance USA, Bethesda, MD.

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