






## The resources you need to meet life's challenges

*EmployeeConnect*<sup>SM</sup> offers professional, confidential services to help you and your loved ones improve your quality of life.

 <b>In-person guidance</b>	 <b>Unlimited 24/7 assistance</b>	 <b>Online resources</b>
<p>Some matters are best resolved by meeting with a professional in person. With <i>EmployeeConnect</i><sup>SM</sup>, you and your family get:</p> <ul style="list-style-type: none"> <li>▪ In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year)</li> <li>▪ In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and <b>25% off</b> subsequent meetings</li> </ul>	<p>You and your family can access the following services anytime – online, on the mobile app or with a toll-free call:</p> <ul style="list-style-type: none"> <li>▪ Information and referrals on family matters, such as child and elder care, pet care, vacation planning, moving, car buying, college planning and more</li> <li>▪ Legal information and referrals for family law, estate planning, consumer and civil law</li> <li>▪ Financial guidance on household budgeting and short- and long-term planning</li> </ul>	<p><i>EmployeeConnect</i><sup>SM</sup> offers a wide range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit <a href="http://GuidanceResources.com">GuidanceResources.com</a> or download the <i>GuidanceNow</i><sup>SM</sup> mobile app. You'll find:</p> <ul style="list-style-type: none"> <li>▪ Articles and tutorials</li> <li>▪ Videos</li> <li>▪ Interactive tools, including financial calculators, budgeting worksheets and more</li> </ul>

### *EmployeeConnect*<sup>SM</sup>

#### EMPLOYEE ASSISTANCE PROGRAM SERVICES

Confidential help 24 hours a day, seven days a week for employees and their family members. Get help with:

- Family
- Parenting
- Addictions
- Emotional
- Legal
- Financial
- Relationships
- Stress

Insurance products issued by:  
 The Lincoln National Life Insurance Company  
 Lincoln Life & Annuity Company of New York  
 Lincoln Life Assurance Company of Boston



We partner with your employer to offer this service at no additional cost to you!



## *EmployeeConnect*<sup>SM</sup> counselors are experienced and credentialed.

When you call the toll-free line, you'll talk to an experienced professional who will provide counseling, work-life advice and referrals. All counselors hold master's degrees, with broad-based clinical skills and at least three years of experience in counseling on a variety of issues. For face-to-face sessions, you'll meet with a credentialed, state-licensed counselor.

## You'll receive customized information for each work-life service you use.



### Take advantage of *EmployeeConnect*<sup>SM</sup>

For more information about the program, visit [GuidanceResources.com](http://GuidanceResources.com), download the *GuidanceNow*<sup>SM</sup> mobile app or call 888-628-4824.

GuidanceResources.com login credentials:

Username: LFGSupport Password: LFGSupport1

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MAP 2/20 Z02

Order code: LTD-EAPEE-FLI001



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### *EmployeeConnect*<sup>SM</sup>

#### EMPLOYEE ASSISTANCE PROGRAM SERVICES

To find out more:

- Visit [GuidanceResources.com](http://GuidanceResources.com)  
username: LFGSupport password: LFGSupport1
- Download the *GuidanceNow*<sup>SM</sup> mobile app
- Call 888-628-4824



Because life  
doesn't always  
go as planned.



No matter how well you plan, unexpected challenges will arise. When they do, help and support are nearby – thanks to *LifeKeys*® services from Lincoln Financial Group.

### *LifeKeys*® services include:



#### **Save money on shopping and entertainment**

You have access to GuidanceResources® Online that includes 24/7 access to the Working Advantage discount network. You can save up to 60% on a variety of products and services, such as electronics, health and fitness, Broadway shows and much more. Also available in the GuidanceNow mobile app.



#### **Help with important life matters**

You'll find supportive tools and advice on a wide range of topics – including legal, financial, family and career on GuidanceResources® Online. It's one way to stay "in the know" on matters that impact your personal and professional life.



#### **Protection against identity theft**

Identity theft is widespread, and everyone is vulnerable. LifeKeys includes an online resource for the information you need to recognize and prevent identity theft – and restore your good name.



#### **Online will preparation**

Creating a will allows you to make vital decisions ahead of time – such as naming a guardian for your children or designating who will receive your property and assets after you pass away. Without a will, state officials will distribute your estate. EstateGuidance® offers you a quick and easy way to create and execute a will so you can rest easy knowing you've planned ahead for your family.



#### **Guidance and support for your beneficiaries**

LifeKeys' comprehensive program offers resources to help your loved ones address a range of common concerns. Services include grief counseling, advice on financial and legal matters and help coping with the occasional challenges of day-to-day life.

When you're enrolled in life or AD&D insurance, you have access to a wide range of services to help you and your loved ones through life's most important matters.

## For your beneficiaries: help, guidance and support at a difficult time

The emotional impact of losing a loved one can be deep and long-lasting. All too often, financial or legal issues can add to the stress. *LifeKeys*® services can be a welcome resource for your beneficiaries.

These services are available for up to one year after a loss. Your beneficiaries will have access to six in-person sessions for grief counseling, legal, or financial information and unlimited phone counseling.

### Grief counseling—advice, information and referrals on:

- Grief and loss
- Stress, anxiety and depression
- Memorial planning information
- Concerns about children and teens

### Legal support—quick access to legal information on:

- Estate and probate law
- Real estate transactions
- Social Security survivor and child benefits
- Important documents your beneficiaries need

### Financial services—online resources or advice from financial specialists on:

- Estate planning
- Budgeting
- Overcoming debt
- Bankruptcy
- Investments

### Help with everyday life—comprehensive information on:

- Planning a memorial service
- Finding child care or elder care
- Financing your home
- Moving and relocation
- Making major purchases



It's easy to access *LifeKeys*® services. Just visit [GuidanceResources.com](https://www.GuidanceResources.com), download the *GuidanceNow* mobile app, or call 1-855-891-3684. (First-time user: Enter Web ID *LifeKeys*)

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## Caring support and assistance when you travel



*TravelConnect*® services offer help, comfort and reassurance – helping make travel less stressful. If you're enrolled in life and/or AD&D insurance, you and your loved ones can count on *TravelConnect* services 24 hours a day, 7 days a week.

### *TravelConnect* services you can count on during an emergency.\*

You'll have dedicated support if you face an emergency when you're 100 or more miles from home. *TravelConnect* helps with:

- Arranging travel if you're injured and need emergency medical evacuation to a medical facility.
- Managing travel for a companion and/or your dependent children, including transportation expenses and accommodations of a qualified escort.
- Planning and paying for a safe evacuation because of a natural disaster, or a political or security threat.
- Arranging transportation of a deceased traveler.
- Securing emergency pet boarding and/or return and vehicle return.

### Ongoing support when you're far from home.

From planning the trip until flying home, these *TravelConnect* services can help you on your way.

- Medical record requests
- Medication and vaccine delivery
- Medical, dental and pharmacy referrals
- Corrective lenses and medical device replacement
- Legal consultation
- Recovering lost or stolen documents or luggage
- ID recovery assistance
- Language translation services
- Destination information

### *TravelConnect*®

#### GLOBAL ASSISTANCE PROGRAM

Provided by On Call International  
Medical, security and travel assistance services  
for participants traveling 100+ miles from home

Visit [mysearchlightportal.com](http://mysearchlightportal.com) and enter Group ID #: LFGTravel123 for access to plan documents, international calling instructions and destination information.



Insurance products issued by:  
The Lincoln National Life Insurance Company  
Lincoln Life Assurance Company of Boston

LFE-TRVFE-FLI001





For a complete list of *TravelConnect*<sup>®</sup> services, go to [mysearchlightportal.com](http://mysearchlightportal.com) and enter your Group ID: LFGTravel123.

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\*On Call International must coordinate and provide all arrangements in order for eligible services to be covered. Coverage is subject to contract language that contains specific terms, conditions, and limitations, which can be found in the program description.

**The *TravelConnect*<sup>®</sup> program is not available to insured employees and dependents of policies issued in the state of New York.**

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If you need medical, security or travel assistance, regardless of the nature or severity of your situation, contact On Call 24 hours a day:

Call collect from anywhere in the world:  
+1-603-328-1955

Call toll free from U.S. or Canada:

866-525-1955

Email: [mail@oncallinternational.com](mailto:mail@oncallinternational.com)

Global Assistance Services must be coordinated and approved by On Call in order to be covered.

See your plan description for full terms and conditions of the services offered in your plan.



On Call International

A member of the Tokio Marine HCC group of companies

# Lincoln *WellnessPATH*®

## Your path to financial wellness

Wellness isn't just about physical health; emotional and financial components also play a role. Whether you want to save more or need to pay off debt, getting your finances in order can have an impact on your overall well-being. That's where Lincoln can help.

### Introducing Lincoln *WellnessPATH*

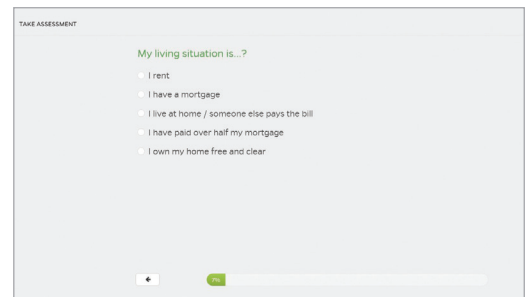
Lincoln *WellnessPATH* provides tools and personalized steps to manage your financial life. From creating a budget to building an emergency fund to paying down debt, our easy-to-use online tool helps you turn information into action so you can focus on both short- and long-term goals, such as providing protection for your loved ones.



#### How does it work?

It's easy to get started. The first time you use the tool, you'll take a short quiz to help you set goals so you can immediately take action.

Answer a few simple questions (such as, "Do you rent or have a mortgage?") and receive a financial wellness score that analyzes your saving, spending, debt and protection.

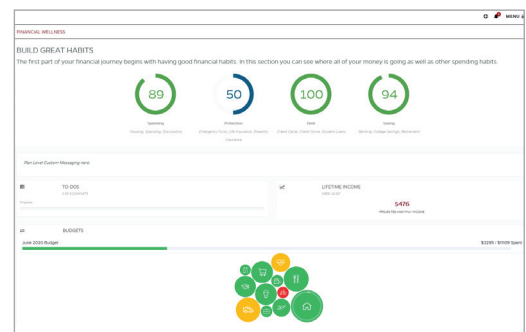


#### Information at a glance

On the dashboard, quickly see if you're on target to meet your goals. If you have areas that need improvement, Lincoln *WellnessPATH* provides actionable steps:

- Easy wins you can achieve right now
- To-do lists to help you in the short term
- Personalized goals for the long term

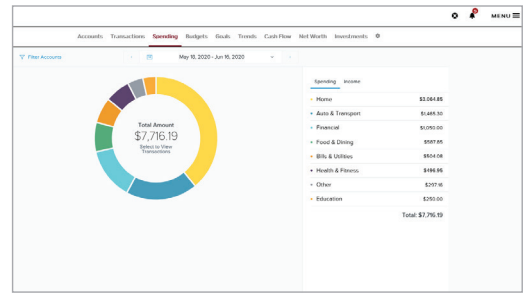
Once you reach a milestone, you're prompted to set new goals to keep improving financial wellness.





## Link your accounts

My Money keeps track of all your finances in one convenient location. By securely linking your financial accounts, you can easily monitor your progress across cash flow, spending and saving.



## Customized education

The library suggests quick tips and articles based on your quiz answers.

These are our top picks for you! From everyday savings to credit card consolidation and planning that next dream vacation, we have curated the material that you care most about.

- Six Top Home Buyer Mistakes That Can Bust Your Budget - Solved
- How Disability Insurance Can Improve Your Life
- The Key to Effective Budgeting: Automation and Automation
- How Big Should Your Emergency Fund Be?
- Crucial Retirement Savings Tip
- Smart ways to improve your credit score
- Is Rent or Buy? The Financial Road
- Alternatives to Big Banks and Their Recorp-High Fees



## Getting started is easy.

Contact your Human Resources representative to start using Lincoln *WellnessPATH*® today!

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