



Life and Disability Program Enhancements

Life Benefits:

Employee Assistance Program (EAP) Benefit offered through ComPsych

The EAP Benefit includes 5-face-to-face sessions, unlimited telephonic counseling as well as the following:

- **Employee Assistance**

FamilySource®, a work-life and personal convenience service that offers a consultative team of experts to provide information and referrals in areas such as child care, adoption, elder care, education, pet care and personal convenience services. Each employee and family member receives personalized attention and resources on all aspects of their work-life needs

- **Legal Services**

LegalConnect® is a service that provides immediate, confidential access to staff attorneys who are dedicated to providing practical and understandable information and assistance for a broad range of legal issues. This program offers:

- Unlimited telephonic and online access to legal information by licensed attorneys
- A wide variety of no-cost legal options
- Access to a credentialed nationwide network of lawyers for in-person consultation
- Referrals to lawyers in the community at discounted fees
- A comprehensive resource database including self-help guides, low-cost legal clinics and legal aid organizations.

- **Will Preparation Services**

ComPsych's online will-preparation tool provides an effective solution to help adults write and execute a valid last will and testament. The program provides:

- Wills that are legally binding
- Definitions of legal terms and options
- Online guidance and step-by-step guide through the entire process.

- **Estate Resolution Services**

FinancialConnect®, a service that provides access to financial experts in areas such as family budgeting, credit problems, tax questions, estate planning, investment options, insurance, money management and retirement planning. The program provides unlimited telephonic and online access, on-staff CPAs and other financial experts, a nationwide network of certified financial planners, user-friendly online financial planning tools, and recommended books and articles.

Travel Assistance Benefit

When traveling more than 100 miles from home, whether domestic or international, ING Travel Assistance provides employees and their covered dependents four types of services: emergency transportation services, medical assistance services, emergency personal services, and pre-trip information. Covered employees and their dependents will have toll-free access to the ING Travel Assistance customer services center 24 hours a day from anywhere in the world.

Funeral Concierge Benefit

ING Employee Benefits works with Everest Funeral Package, LLC to offer employer groups funeral planning and concierge services. This is a unique opportunity for employees to discuss and obtain





information from independent experts regarding the planning of a funeral. With this service, employees have the ability to contact professionals who will aid them with funeral planning for themselves and eligible family members. Everest, an independent consumer advocate, helps consumers prepare for and deal with all aspects of a funeral.

AD&D Benefits:

Line of Duty (effective pending approval from the CA Department of Insurance)

Brain Damage and Coma

Child Care, Child and Spouse Education

- Child Care pays an additional 3% of the amount of Accidental Death and Dismemberment Insurance, per year for up to 6 years, to a maximum of \$2,000 per year, if the insured employee dies due to a covered accident and has a dependent under age 13 years enrolled in a licensed day care center
- Education pays an additional 5% of the amount of Accidental Death and Dismemberment Insurance per year for up to 4 years, to a maximum of \$3,000 per year, if the insured person dies due to a covered accident and has an eligible dependent who qualifies as a full-time student according to the policy.

Transportation

This benefit pays an additional 2% of the amount of Accidental Death and Dismemberment Insurance, to a maximum of \$2,000, if the insured person dies due to a covered accident that occurs at least 75 miles from the deceased person's primary residence.

Workplace/Occupational Assault

This benefit pays an additional 100% of the amount of Accidental Death and Dismemberment Insurance, to a maximum of \$10,000, if the insured employee suffers a covered loss due to a covered accident, and the loss is due to an intentional act of violence against the employee while the employee is actively at work performing assigned duties for the policyholder.

Common Disaster

This benefit pays an increased amount in the insured dependent spouse's benefit, up to 100% of the insured employee's amount to a combined maximum of \$62,500, if both die within one year as a result of a common accident.

Exposure and Disappearance

This benefit pays for a covered loss if the covered loss is due to exposure to the elements. The benefit amount for loss of life will be payable if the insured person is traveling in a car, train, ship, or airplane that disappears, wrecks or sinks and no body is found within one year of the accident.

Disability Benefits:

Convertible Long Term Disability

ING gives terminated employees who meet specific conditions a right to convert to an LTD conversion plan. (The benefits, amounts of insurance, and premiums will differ from those provided under the employer's group disability plan).





An Overview of Your ComPsych® GuidanceResources® Program

No matter what's going on in your life, ComPsych® GuidanceResources® is here to help.

Personal problems, planning for life events or simply managing daily life can affect your work, health and family. GuidanceResources is a no-cost, company-sponsored benefit that is available to you and your dependents to provide confidential support, resources and information to get through life's challenges. This flyer explains how GuidanceResources can help you.

Confidential Counseling on Personal Issues

Your Employee Assistance Program (EAP) is a confidential counseling service to help address the personal issues you are facing. This service, staffed by experienced clinicians, is available by calling a toll-free phone line available 24 hours a day, seven days a week. A Guidance Consultant will refer you to a local counselor or to resources in your community. Call any time with personal concerns, including:

- › Relationships
- › Problems with your children
- › Substance abuse
- › Stress, anxiety or depression
- › Job pressures
- › Marital conflicts
- › Grief and loss
- › Empty-nesting

Online Information, Tools and Services

GuidanceResources® Online is your one stop for expert information to assist you with the issues that matter to you, from personal or family concerns to legal and financial concerns. Each time you return, you will receive personalized, relevant information based on your individual life needs. You can:

- › Review in-depth HelpSheetsSM on your topics
- › Get answers to specific questions
- › Search for services and referrals
- › Use helpful planning tools
- › Order pre-screened reference books

**ComPsych®
GuidanceResources®**

Call: **877.533.2363**

TDD: 800.697.0353

Online: **guidanceresources.com**

Enter your company Web ID: **MY5848i**

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Access Your ComPsych® GuidanceResources® Program

The single source for confidential support, expert information and valuable resources, when you need it the most. Available 24 hours a day, 7 days a week.

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Please detach
wallet card along
the dotted lines.

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ING Travel Assistance

Security When You Travel

We live in a highly connected world where frequent domestic and international travel is the norm. ING 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 ING 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.

Covered Services

When traveling more than 100 miles from home, ING 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. ING 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, ING 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 ING 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, ING Travel Assistance will arrange and provide the Emergency Transportation Services previously described.

Please note: Covered services are only eligible for payment through ING Travel Assistance if ING 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 ING Travel Assistance; ING Travel Assistance will ask for your credit card and debit your account for the required amount.



ING TRAVEL ASSISTANCE

Contact ING 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
Web: www.europassistance-usa.com

EMPLOYEE BENEFITS



ING TRAVEL ASSISTANCE

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, ING Travel Assistance can help. When deemed medically necessary by an ING 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 ING 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 combined single limit of \$150,000.

Exclusions and Limitations

A. ING Travel Assistance shall not provide services enumerated if the covered 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, ING 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.

ING 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 ING 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 ING 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, ING 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 ING Travel Assistance was providing service under this agreement. A waiver of liability will be required prior to arranging these transportation services.

D. ING 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 ING Travel Assistance's inability to reach the Employer's or Plan Sponsor's authorized Contact person for any reason beyond ING 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 ING Travel Assistance.

www.ingemployeebenefits-us.com

Products that span the financial spectrum. Distribution through customers' channel of choice. Services to help manage financial, benefits, and retirement programs. The ING family of companies in the United States provides financial solutions for individuals, organizations and companies. Through a network of wholly owned, indirect subsidiaries, we help people prepare for a financial future. Your goals are our business. Insurance products and services provided by ReliaStar Life Insurance Company. ING Travel Assistance services provided by Europ Assistance USA, 4330 East-West Highway, Suite 1000, Bethesda, MD 20814. Products and services may not be available in all states.

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WWW.ING-USA.COM

Your GuidanceResources® Estate Planning Benefits

“EstateGuidance® makes it easy and affordable to create a will. The online program provides simple step-by-step instructions to appoint an executor, name a guardian for your children and specify other important directives.”

There are many reasons to having a will.

A will is one of the most important legal documents for you to have. It ensures that you will control who gets your property, who will be the guardian of your children and who will manage your estate when you die.

Now you have the ability to create a simple will* at no cost.

EstateGuidance® is an employee benefit that offers you the ease and simplicity of online will preparation—right on your PC! 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. In addition, you will receive instructions about how to execute your will and store it, as well as access to Web-based support.

** A simple will does not cover credit shelter trust, printing or certain other features. These features are available at an additional cost.*

Log on to EstateGuidance to:

- › Complete a customized will for your estate
- › Utilize an intelligent online questionnaire to guide you through the process
- › Name a guardian for your children
- › Name an executor(s) to settle your estate
- › Specify funeral and burial wishes
- › Make revisions at no cost for up to 30 days

ComPsych® GuidanceResources®

Call: 877.533.2363

TDD: 800.697.0353

Go online: guidanceresources.com

Your company Web ID: MY5848i



Your GuidanceResources® Financial Benefits

“The financial pros at GuidanceResources offer objective and impartial information on any money issue, from creating a budget to reaching long-term financial goals—and everything in between.”

Our on-staff financial experts can help you with:

- › Managing personal financial challenges
- › Credit cards and debt management
- › Budgeting
- › Tax questions
- › Financing for college
- › Retirement planning
- › Estate planning
- › Real estate questions
- › Investment options
- › Mortgages, loans and refinancing

Get the help you need. Here's how:

Just call your GuidanceResources toll-free number. You'll be connected to a Guidance Consultant 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 Accounts (CPAs), Certified Financial Planners (CFPs) and other professionals are who exclusively dedicated to providing financial information 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.

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Your GuidanceResources® Legal Benefits

“Having a place to turn to for legal information I can trust is a great benefit. With GuidanceResources, I can speak to a licensed attorney at no charge and get answers to my legal questions, and even get a referral to a local attorney at a discounted rate.”

Our on-staff 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
- › Civil actions and small claims court issues
- › Immigration concerns
- › DUI/DWI
- › Wills and living wills
- › Trusts
- › Name changes
- › Contracts
- › Probate matters

Get the help you need. Here's how:

Just call your GuidanceResources toll-free number. You'll be connected to a Guidance Consultant who will talk with you about your specific situation and schedule a phone

appointment for you with one of our staff attorneys. If you need more immediate help, you can be put in a queue to talk to an attorney as soon as one becomes available.

If you require representation...

If, following your phone consultation, your legal matter requires in-person representation, you can receive a referral to a qualified attorney in the GuidanceResources network. Your GuidanceResources benefit includes a free, 30-minute consultation with a local network attorney, plus a 25 percent reduction in the attorney's customary legal fees thereafter.

Note: Employment-related issues are excluded.

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Funeral Planning and Concierge Service

Offered through ING Employee Benefits



The death of a family member is one of life's most stressful times. It requires grieving survivors to quickly make many decisions about funeral services, something most of us know little about.

Employees and eligible family members have access to Everest Funeral Planning and Concierge Service to assist with funeral planning and negotiation at time of need as well as pre-planning tools that can be used to research and document decisions and wishes.

Everest is an independent service that works exclusively on behalf of their clients and is not associated with any funeral home or service provider.

Services Provided by Everest

Employees eligible for Group Life coverage, their spouse/partner and children under the age of 25 are entitled to the following services at no cost:

- Unlimited use of Everest's secure, online planning tools to include personalized PriceFinder Reports that compare local funeral home prices nationwide.
- Round-the-clock, toll-free access to Everest Advisors who can answer general funeral planning questions.
- Concierge services at or near the time of death, to provide personal assistance including planning a funeral or memorial service and negotiating prices with the funeral home(s) selected by the family.

Additional Information & Access

To access this benefit go to the Everest Enrollment site to create your personal user ID and profile which can be used to enter Everest's Planning Tools Center.

www.everestfuneral.com/ing

If you do not have internet access, or would like further information or assistance, contact an Everest Service Advisor at 1-877-456-5050.

Insurance products are issued by ReliaStar Life Insurance Company and ReliaStar Life Insurance Company of New York, members of the ING family of companies. Only ReliaStar Life Insurance Company of New York is admitted and its products issued, within the state of New York. Products and services may not be available in all states. Funeral Planning and Concierge Service provided by Everest Funeral Package, LLC., 1300 Post Oak Blvd., Suite 1210, Houston, TX 77056