

Life can pull you in many directions. Find your balance.

When you have questions, concerns or emotional issues surrounding either your personal or work life, there are resources that can help you. Through your employer's work-life balance employee assistance program (EAP), you have unlimited access to consultants by telephone, resources and tools online and up to three face-to-face visits with counselors for help with a short-term problem.*

Your well-being, productiveness and happiness depend on balancing your life at home and your life at work. It's difficult to be on task in the office or on the job if you're worried about problems at home; and you can't devote sufficient time to yourself and your family if you're feeling overwhelmed by the demands of your job.

Help for personal challenges, big and small

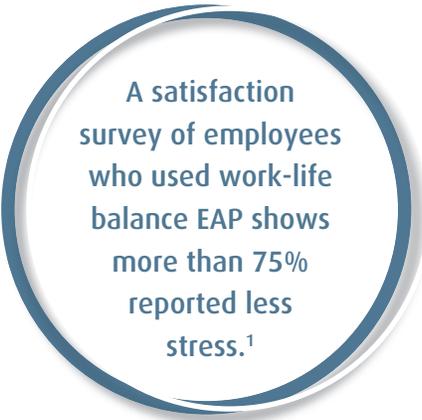
Personal problems can occur unexpectedly, and unnecessary worrying can affect your health and your professional life. Ease the stress of any uncomfortable situation by calling and speaking with Master's level consultants when you or your family members need confidential*** information to:

- Locate childcare and eldercare services and obtain matches to the appropriate provider based on your (or your family's) preferences and criteria (the consultant will even confirm space availability).
- Speak with financial experts by phone regarding issues such as budgeting, controlling debt, teaching children to manage money, investing for college and preparing for retirement.
- Work through complex, sensitive issues such as personal or work relationships, depression and substance abuse.
- Get advice on how to deal with a conflict between you and a co-worker.
- Get a referral to a local attorney for a free, 30-minute in-person or telephonic legal consultation. You'll have access to an attorney for state-specific legal information and services. (If you decide to retain the attorney, you may be eligible to receive a 25% discount on additional services.)



You also have unlimited website access at www.lifebalance.net where you can:

- read books, life articles and guides;
- view videos and listen to audio files online;
- subscribe to customized e-mail newsletters;
- find information on parenting, retirement, finances, education and more;
- use health management online calculators and other tools to help you with topics such as losing weight or starting a new exercise program;
- access links to other informative websites;
- use school, camp, eldercare and childcare locators;
- use financial calculators, retirement planners, worksheets and more.



A satisfaction survey of employees who used work-life balance EAP shows more than 75% reported less stress.¹

Guidance for work-related conflicts

If you're a manager and recognize issues with your staff such as an employee who's feeling overwhelmed by his or her workload, you have unlimited access to guidance from a team of Master's-level consultation experts. Call the toll-free work-life balance EAP number to:

- have a confidential sounding board and objective view;
- work on communication and problem-solving skills; and
- learn techniques to stay productive and motivated.

Supervisors or those who are working to become supervisors can visit the website at www.lifebalance.net to get information on managing people using resources such as:

- e-mail management newsletters;
- recommended reading lists on management;
- self-assessment tools to be a better manager;
- monthly management quick tips.

Your human resources department can give you a wallet card with contact details. You can also visit www.unum.com/worklifebalance for more information.

Balance is only a call or click away:

1-800-854-1446, English

1-877-858-2147, Spanish

1-800-999-3004, TTY/TDD

www.lifebalance.net

(user ID and password: lifebalance)

^{*}In California and Nevada, employees and their family members may confer with a local consultant up to three times in a six month time period.

^{**}The consultants must abide by federal regulations regarding duty to warn of harm to self or others. In these instances the consultant may be mandated to report a situation to the appropriate authority.

¹ Performance dashboard survey, Unum Group LTD and Life, Ceridian Corporation, March 2007.

Work-life balance employee assistance program services are provided by Ceridian Corporation. These services are available with selected Unum insurance offerings. Exclusions, limitations and prior notice requirements may apply, and service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Unum representative for full details.

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