

[FOR DISTRIBUTION TO
LTD INSURED EMPLOYEES]

www.dearbornnational.com

Dearborn  National®

Strength. Independence. Solutions.

DISABILITY RESOURCE SERVICES™

HELP WHEN IT'S NEEDED MOST

When personal problems arise, many people may choose to cope alone, resulting in negative consequences at home and the workplace. This is why we have teamed with ComPsych® Corporation to offer Disability Resource Services™ to employees covered by our long-term disability policy. Disability Resource Services provides convenient resources to help address emotional, legal and financial issues.

FACE-TO-FACE SESSIONS

Disability Resource Services provides long-term disability insured employees with three face-to-face sessions in a geographically accessible location to address behavioral issues.

UNLIMITED TELEPHONIC COUNSELING

Disability Resource Services also provides long-term disability insured employees with unlimited telephonic counseling (24 hours a day, 7 days a week) to help address behavioral issues. Master's degree level counselors use a conversational approach to identify issues, assess needs and refer participants to specialists to help resolve their issues.

WEB-BASED SERVICES

GuidanceResources® Online (www.guidanceresources.com) is a secure, password-protected website that contains self-assessments, extensive content on personal health and powerful tools to help with

personal, relational, legal, health and financial concerns. This service is free of charge to employees who are insured with us for long-term disability insurance.

GuidanceResources® Online is available 24 hours a day, 7 days a week and covers many topics and personal concerns, such as:

- ▲ Alcohol and drug abuse
- ▲ Depression
- ▲ Divorce and family law
- ▲ Estate planning
- ▲ Getting out of debt
- ▲ Grief and loss
- ▲ Job pressures
- ▲ Managing debt obligations
- ▲ Marital and family conflicts
- ▲ Retirement planning
- ▲ Saving for college
- ▲ Stress and anxiety
- ▲ Tax questions
- ▲ Real estate buying and selling

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DISABILITY RESOURCE SERVICES

(866) 899-1363

TDD: (800) 697-0353

Online: www.guidanceresources.com

Enter Your Company ID: DNDRS

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YOUR GUIDE TO GUIDANCERESOURCES® ONLINE

WWW.GUIDANCERESOURCES.COM

HOW CAN GUIDANCERESOURCES® ONLINE HELP ME?

GuidanceResources® Online offers web-based services designed to help address the personal concerns and life issues you may be facing. Whether it's depression, alcohol and drug abuse, or grief and loss, these services are available to you and members of your family at no cost—24 hours a day, 7 days a week.

WHAT ABOUT FINANCIAL CONCERNS?

Financial issues can arise at any time, from dealing with debt to saving for college. Guidance Resources® Online is available to provide you with the tools and information you need to help solve your personal money management concerns.

HOW CAN I MANAGE ALL OF LIFE'S LITTLE DETAILS AND THE ISSUES MY FAMILY FACES?

Whether you are a new parent, giving care to an elder, sending a child off to college, buying a car or doing home repairs, you're bound to come across concerns that need to be addressed. Let GuidanceResources® Online help you explore your options.

WHERE CAN I GET ANSWERS TO MY LEGAL QUESTIONS?

GuidanceResources® Online provides access to practical, understandable information and tools to help address your concerns about divorce, bankruptcy, buying real estate and other issues.

GUIDE TO USING GUIDANCERESOURCES.COM

1. Once on the GuidanceResources.com home page (Figure A), click on the link at the top labeled "I am a first-time user."



Figure A

2. Enter your company ID: DNDRS. Create a user name and password. The user name (often your name) has to be at least six characters long and should have no spaces (for example: joessmith). The hint is meant to prompt you if you forget your password. Make sure that you complete all required fields, noted with red asterisks.
3. When you've finished, click on the "Submit" button at the bottom of the page.
4. On the next page, you will be asked to provide some demographic information. The Company Name and Email Address fields are required, but all of the other fields are optional. Read the Terms of Use and click inside the checkbox to indicate your agreement to those terms. When you've finished, click on the "Submit" button at the bottom of the page.

FOR FUTURE LOGINS, just go to the member login section and enter your user name and password. This will take you directly to GuidanceResources.com.

If you have any problems logging in, you can contact: memberservices@guidanceresources.com or (877) 595-5289.

GuidanceResources® Online is offered and administered by ComPsych® Corporation. The Dearborn National brand companies do not provide or insure the program or any part of GuidanceResources® Online. This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described.

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