

Employee Assistance Program Services for Standard Insurance Company

Service Feature	Service Overview
Eligibility	<p>The EAP is made available through The Standard's⁺ group insurance products and services. Covered employees, their spouse and/or domestic partner, married or unmarried dependent children to age 26 and all other household members are eligible for services. The services are available for up to 30 days after termination of coverage and/or employment.¹</p> <p>If the covered employee dies, the services are available for up to 90 days to their dependents and beneficiaries.</p>
Sessions: face-to-face, phone or video	Up to three sessions (or six sessions if buy-up is elected) per presenting problem, per individual, per year
Call center and more	24/7/365 support from master's-level counselors who provide immediate assessment using motivational interviewing techniques
Program access	<ul style="list-style-type: none"> • Dedicated toll-free number • Web • Mobile device application
Referral service standards	<ul style="list-style-type: none"> • Life-threatening emergencies will have appropriate care coordinated upon initial contact. • Urgent appointments are offered and available within eight to 24 hours. • Routine appointments are offered and available within five business days.
Case management	Coordinated telephone intake, case management and follow-up by a master's-level counselor ensure continuity of care.
Qualified provider network	<ul style="list-style-type: none"> • National network of more than 62,000 providers • Network has more than 30 years of experience • Open panel policy (no closed networks)
EAP clinical provider credentialing standards	<ul style="list-style-type: none"> • Minimum of a master's degree • State licensure
Legal services	<ul style="list-style-type: none"> • Nationwide panel of attorneys • Up to 30-minute free face-to-face or telephonic consultation for each separate legal matter • 25% discount if network attorney is retained • Coverage for most legal issues, including civil, personal/family, credit, elder law, tax law, real estate and estate planning • Online will preparation and other legal documents
Financial services	<ul style="list-style-type: none"> • Up to 30-minute free financial counseling session per issue from certified consumer credit counselors, certified credit report reviewers and financial planners • Help with issues such as spending habits, budgeting strategies, managing credit, debt management, debt consolidation, financial planning information, goal setting and other personal finance issues • Up to 60-minute free identity theft consultation when identity theft occurs, and an identity theft kit and other resources are available online

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Work/Life services	<ul style="list-style-type: none"> • Access to expert multilingual telephonic consultations and referral to resources • Supplemental information in multiple media options • Online support — articles, self-search locators, financial calculators, health assessments and web links to many government and nonprofit services • Child care services • Elder care services • Health and wellness • Emotional and well-being • Daily living resources
EAP website	<ul style="list-style-type: none"> • EAP and work/life services • Comprehensive library, videos, articles, self-assessments, links, archived webinars
Management consultation services	<ul style="list-style-type: none"> • Toll-free, 24/7 • Unlimited management consultations • Mandatory/voluntary management referrals, with follow-up • Unlimited policy development consultations and regulation consultations (for example, drug-free workplace)
Utilization reports	Electronic reports available on request
Coordination with health plan(s) and other resources	The EAP counselor will make every effort to coordinate with in-network providers should the member's need surpass the designated EAP session model (EAP is a short-term problem resolution program). They will also empower the member by educating them about available resources and referral options.
Communication materials	Brochures, flyers, monthly webinars and newsletters, posters and manager materials
Supervisor orientation and training	Two webinars per year are included and provided at predetermined dates and times.
Critical incident stress management/disruptive event management services	<ul style="list-style-type: none"> • Unlimited telephonic critical incident stress debriefing, or CISD, consultation included at no additional charge • Ten hours per incident free on-site crisis support in the event of a catastrophic incident at the workplace affecting a group of employees (for example, robbery, assault, employee injury or death in the workplace) <ul style="list-style-type: none"> o Terrorism and natural disasters are excluded but will be provided at \$285 per hour, per EAP counselor (minimum of two hours per event), plus \$100 flat travel fee per counselor o On-site crisis services exceeding 10 hours per event is available at \$285 per hour, per EAP counselor (minimum of two hours per event), plus \$100 flat travel fee per counselor o On-site services for catastrophic events that occur outside the workplace are available at \$285 an hour per counselor (minimum two hours per event), plus \$100 flat travel fee per counselor o Cancellations made within 24 hours before scheduled service will be charged a \$400 administrative fee

EAP Services Overview

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On-site services ²	<p>On-site services include:</p> <ul style="list-style-type: none"> • Grief counseling • EAP orientations • Health/benefits fairs representation • Wellness seminars • Compliance trainings • Other workshops <p>These sessions are provided fee-for-service at \$285 per hour (minimum of two hours per event), plus a \$100 flat travel fee per counselor.</p> <p>Cancellations made within seven days of service will be charged \$300, in addition to any expenses already incurred by the EAP.</p>
Reduction in Force On-site Services ²	<p>On-site group or individual counseling sessions are provided fee-for-service at \$285 per hour, per counselor (minimum of two hours per event), plus a \$100 flat travel fee per counselor.</p> <p>Cancellations made within 24 hours before scheduled service will be charged a \$400 administrative fee.</p>
Facilitated Discussion Services	<p>Facilitated discussion webinars are provided on a fee-for-service basis at \$400 per hour.</p> <p>Cancellations made within 24 hours before scheduled service will be charged a \$400 administrative fee.</p>

¹ Individual EAP counseling sessions are available to eligible participants 16 years and older; family sessions are available for eligible members 12 years and older and their parent or guardian. Children under the age of 12 will not receive individual counseling sessions.

² Bilingual counselor and remote location service fees may differ. This fee is determined at the time services are scheduled.

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The EAP service is provided through an arrangement with Health AdvocateSM, which is not affiliated with The Standard. Health AdvocateSM is solely responsible for providing and administering the included service. EAP is not an insurance product and is provided to groups of 10-2,499 lives. This service is only available while insured under The Standard's group policy.

[†]The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of 1100 SW Sixth Avenue, Portland, Oregon in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.