



EmployeeConnectSM services

- Company sponsored
- Strictly confidential
- Provided at no charge to you
- Available to you and your dependents 24/7

You get:

- Unlimited phone access to legal, financial, and work-life services
- In-person help with short-term issues
- Up to four* sessions per person, per issue, per year

Detach and keep this card with you at all times.

The resources you need to meet life's challenges.

Life has its share of ups and downs — and sometimes you may need a little guidance through the “downs.” *EmployeeConnect*SM services included with your employer’s long-term disability insurance offer an array of confidential services to help you and your loved ones meet the challenges that life, work, and relationships can bring.

Unlimited 24/7 assistance

You can access the following services anytime, online or with a toll-free call:

- Information, resources, and referrals on family matters, such as child and elder care; kennels and pet care; event and vacation planning; moving and relocation; car buying; college planning; and more
- Legal information and referrals for situations requiring expertise in family law, estate planning, landlord/tenant relations, consumer and civil law, and more
- Guidance with financial matters, including household budgeting, and short- and long-term planning

In-person guidance

Some matters are best resolved by meeting with a professional in person.

With *EmployeeConnect*, you get:

- In-person help for short-term issues (up to four* sessions with a counselor per person, per issue, per year)
- In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and subsequent meetings at a reduced fee

*In California, up to three sessions in six months, starting with initial contact by employee.

EmployeeConnectSM

Employee Assistance Program Services

Confidential help 24 hours a day, 7 days a week for employees and family members



Visit www.GuidanceResources.com

(user name = LFGsupport; password = LFGsupport1).

Or talk with a specialist at 888-628-4824.

- ▶ 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
LTD-EMCO-FLI001_Z04

Online resources

EmployeeConnect offers a wide range of information and resources that you can research and access on your own just by visiting GuidanceResources.com. You'll find:

- Articles and tutorials
- Streaming videos
- Interactive tools — including financial calculators, budgeting spreadsheets, and a language translator

*EmployeeConnect*SM counselors are experienced and credentialed

When you call our 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 meetings, you will be referred to a fully credentialed, state-licensed clinician.

You'll receive a customized information packet for each of the work-life services you use.



To take advantage of the *EmployeeConnect*SM program, or for more information:

Visit www.GuidanceResources.com or call 888-628-4824.

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You're In Charge®

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LifeKeys® services

EstateGuidance® — step-by-step online instructions to:

- Name an executor to manage your estate
- Choose a guardian for your children
- Specify wishes for your property
- Provide funeral and burial instructions

GuidanceResources® — online access to information on:

- Law and regulations
- Money and investing
- Family and relationships
- Health and wellness
- Work and education
- Leisure and home

Identity theft resources — online information to help you:

- Spot the warning signs
- Protect your cell phone, computer, and tax records from fraud
- Repair your credit if you become a victim
- Access credit reporting bureaus, the ID Theft Resource Center, and other essential resources

Support resources for your beneficiaries



Because life doesn't always go as planned.

No matter how well you plan your life, you can be sure a few unforeseen challenges will arise. When they do, it's reassuring to know that help and support are close at hand — thanks to *LifeKeys*® services from Lincoln Financial Group. If you are enrolled in life and/or AD&D insurance, this program provides access to a wide array of services to help you and your loved ones through life's ups and downs — and prepare you for whatever lies ahead.

LifeKeys® services include:

Online will preparation

Having a will is important because it allows you to designate who will receive your property and assets when you die. Without one, your state determines how your estate is distributed. EstateGuidance® will preparation is a quick and easy way to create and execute a will.

Information on important life matters

You have access to GuidanceResources® Online, where you'll find articles, tutorials, videos, and "Ask the Expert" advice on a wide range of topics — including legal, financial, family, and career. It's a way to stay "in the know" on important matters that impact both 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.

Guidance and support for your beneficiaries

The *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.

See the other side for important services for your beneficiaries. >

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

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

These services are available for up to one year after a loss. They may be accessed by any combination totaling six in-person sessions for grief counseling, or 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

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

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

Legal support — access to quick legal information on:

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

Help with everyday life — comprehensive information on:

- Planning a memorial service
- Finding child care or elder care
- Selecting a mortgage
- Moving and relocation
- Making major purchases

It's easy to access *LifeKeys*® services. Just call 1-855-891-3684

or visit GuidanceResources.com. (First-time user: Enter Web ID LifeKeys)

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TravelConnectSM services

Make travel less stressful.

We're here to assist you with:

- Emergency pet boarding and/or return
- Return of traveling companion
- ID recovery assistance
- Vehicle return
- Emergency travel arrangements
- Lost or stolen travel documents
- Language translation services
- Medical and dental referrals
- Corrective lens and medical device replacement
- Medication and vaccine delivery
- Evacuation coordination for an emergency security or political event, or natural disaster*
- Destination information

Detach and keep this card with you at all times.



Caring support and assistance when you travel.

TravelConnect is a comprehensive program that can bring help, comfort, and reassurance if you face a medical emergency while traveling 100 or more miles from home. Whether traveling for business or leisure, if you are enrolled in life and/or AD&D insurance, you and your loved ones can count on *TravelConnect* for responsive and caring support — 24 hours a day, 7 days a week.

You can count on *TravelConnect*SM services to:

Coordinate and provide transportation from an initial medical facility that cannot adequately treat the patient due to their condition.

Coordinate travel and airfare for your dependent children.* This includes the services, transportation expenses and accommodations of a qualified escort.

TravelConnect will also coordinate and pay for a safe evacuation due to natural disaster, or when a political or security threat occurs.

Medical care, and travel services recovery. Assistant services include, but are not limited to:

- Medical record requests
- Intermediary services
- Recovering lost or stolen documents or luggage
- Medical and dental referrals
- Language translation
- Corrective lenses and medical device replacement
- Arrangements for a deceased traveler



Global Assistance Program

Provided by On Call International

Medical, Security, & Travel Assistance Services for Participants
Traveling 100+ Miles from Home

Visit <https://mysearchlightportal.com> and enter Group ID #: LFGTravel123 for access to Plan Documents, International Calling Instructions, and Destination Information.



For a complete list of *TravelConnect*SM services, go to mysearchlightportal.com and enter your group ID: LFGTravel123.

Insurance products issued by:
The Lincoln National Life Insurance Company

✂ LFE-TRAV-FLI001_Z06

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Travel assistance services are subject to specific terms, conditions, and limitations. If you need assistance, call On Call International immediately for benefits verification and procedures. Multilingual representatives are available 24 hours a day, seven days a week. A program description is available at mysearchlightportal.com. To use *TravelConnect*SM services, call On Call International at 866-525-1955.

The *TravelConnect*SM program is not available to insured employees and dependents of policies issued in the state of New York.

*TravelConnect*SM services are provided by On Call International, Salem, NH. On Call International is not a Lincoln Financial Group[®] company and Lincoln Financial Group does not administer these services. Each independent company is solely responsible for its own obligations.

*On Call International must coordinate and provide all arrangements for eligible services to be covered. Coverage is subject to contract language that contains specific terms, conditions and limitations.

Not for use in New York.

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Detach and keep this card with you at all times.

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 US or Canada:

1.866.525.1955

Email:

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
On Call International
A member of the Tokio Marine HCC
group of companies



As an employee, we want to bring you value at every turn. So when it comes to picking out your next vehicle, we're offering you a real bonus.

With BonusDrive, you could get up to \$500 cash back when you shop for and purchase or lease an eligible new vehicle from leading auto manufacturers – Chrysler, Dodge, Fiat®, Jeep®, Ram or Hyundai. That's on top of any other applicable incentives, discounts and savings that are available at the time of purchase.

How it works:

01.
Visit BonusDrive.com to view a list of participating manufacturers.

02.
Shop for and purchase or lease an eligible new vehicle from a dealer of your choice.

03.
Complete the BonusDrive application within 60 days of purchase or lease.

04.
Receive a check of up to \$500 at your home in approximately 8 to 10 weeks.

It's really that simple.

VISIT BONUSDRIVE FOR DETAILS

See 'Terms of Service' at www.BonusDrive.com for all program rules and eligibility.

Participating Manufacturers

