



PROGRAM DESCRIPTION

Employee Assistance Program



What Is EAP?

At some point, we all need help coping or making difficult decisions. The Employee Assistance Program makes it easy to access support, guidance and resources.¹ EAP is there for you and your family through your Group Long Term Disability insurance from The Northwestern Mutual Life Insurance Company (Northwestern Mutual). And it's confidential — information will be released only with your permission or as required by law.

Health AdvocateSM provides our EAP services.² Their professionals can help with referrals to support groups, a network counselor, community resources or your health plan. If necessary, their professionals can connect you to emergency services.

**Coordinating with your health plan(s)**

An EAP counselor will make every effort to coordinate with in-network providers if you need more than the included EAP sessions. They'll also share available resources and referral options.

EAP services can help with:

- Depression, grief, loss and emotional well-being
- Family, marital and other relationship issues
- Life improvement and goal-setting
- Addictions such as alcohol and drug abuse
- Stress or anxiety with work or family
- Financial and legal concerns
- Identity theft resolution
- Online will preparation and other legal documents

¹ The EAP service is provided through an arrangement with Health Advocate, which is not affiliated with Northwestern Mutual, to groups of < 2,500 covered employees. This service is only available while insured under Northwestern Mutual's Long Term Disability (LTD) policy. Northwestern Mutual may change providers or terminate service at any time. Health Advocate is solely responsible for providing and administering the service.

² Health Advocate, Inc. is a national health advocacy, patient advocacy and assistance company. Their highest priority is treating members with respect and dignity, protecting their privacy and working to eliminate the stigma often associated with using mental health services. Health Advocate's services cover more than 55,000 clients and 32 million lives. Health Advocate is headquartered in Plymouth Meeting, PA, with more locations in the western, central, and eastern parts of the U.S.

Using EAP

Getting Help Is Easy

Connect with EAP support by phone, email, online and live chat. There's even a mobile app.

Contact EAP 24 Hours a Day, Seven Days a Week

888.893.6585 (phone)

For TTY services dial 711

answers@healthadvocate.com

<https://www.healthadvocate.com/NM3>

Online Resources

Visit <https://www.healthadvocate.com/NM3> to explore articles, webinars, financial calculators, health assessments and web links to many government and nonprofit services.



Get the EAP Mobile App

- 1 Visit Google Play or the App Store.
- 2 Find the EAP Mobile App.
- 3 Choose Northwestern Mutual — EAP — 3 Visits



Who Is Eligible to Use EAP Services?

- You
- Your spouse
- Domestic partner
- Married or unmarried dependent children to age 26¹
- All other household members

EAP services are available for up to 30 days after your coverage and/or employment ends. If you pass away, your dependents and beneficiaries can use the services for up to 90 days.

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.

Counseling Services

When you contact EAP, you'll have the support of a master's level counselor who can do an immediate assessment, consult and refer you for help.

Counseling Sessions

Your program offers up to **three counseling sessions** for each issue that each eligible person wants to address. Sessions can be in person, on the phone, through video or by text.



Counseling sessions can be:

- In person
- On the phone
- Through video
- By text

How Referrals Work

- Life-threatening emergencies have appropriate care coordinated upon initial contact
- Urgent appointments are offered and available within 24 hours
- Routine appointments are offered and available within five business days

A Network of Qualified Providers

- National network of more than 62,000 providers
- Network in place for over 30 years
- Open-panel policy (no closed networks)

Standards for Clinical Providers

- Minimum of a master's degree
- State licensure

Consistent Support

A master's level counselor coordinates your telephone intake, case management and follow up to ensure continuity of care

Legal and Financial Services

Legal Services

EAP can connect you with resources to help with legal issues.

- Nationwide panel of attorneys
- Up to 30-minute free face-to-face or telephone consultation for each separate legal matter
- 25% discount if you retain an in-network attorney
- 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

EAP provides support to help with financial concerns.

- Up to 30-minute free financial counseling session for each issue from Certified Consumer Credit Counselors, Certified Credit Report Reviewers and financial planners
- Identity theft consultations and free identity theft kit if your identity has been stolen

Money Management

- Spending habits
- Budgeting strategies
- Managing credit
- Managing debt
- Debt consolidation
- Financial planning information
- Goal setting
- Credit report and credit score issues
- Homeownership and other personal finance issues



WorkLife Services

EAP comes with WorkLife Services. WorkLife Specialists can provide resources and referrals for important needs like parenting, special needs children, caregiver management, education, adoption, daily living and care for your pet, child or elderly loved one.

Online Savings and Discount Center

The savings center is available on the EAP website. Get up to 50% discounts on name-brand, practical and luxury items. Save on travel, restaurants, flowers, home, apparel and more.

Wellness discounts are available online through the Health tab on the website, including discounts on NutriSystem, Weight Watchers, Vitamin Shoppe, fitness and personal care.



WorkLife Services provides expert, multilingual telephonic and internet-based consultation and referral for:

- Child care services
- Elder care services
- Health and wellness
- Emotional and well-being
- Daily living resources, relocation and community volunteering

EAP support is immediate, personal,
confidential and available when you need it.

Contact EAP

888.893.6585 (phone)

For TTY services dial 711

<https://www.healthadvocate.com/NM3>

Northwestern Mutual is the marketing name for The Northwestern Mutual Life Insurance Company (NM), Milwaukee, WI.

Note: Please do not share this information with individuals who are not eligible for this service.