


Learn about  
additional services  
available to you.  
Important  
information inside!


**Don't miss your chance:**  
Utilize these valuable services now!

PSATS is offering you these important services:

- Employee Assistance Program - Work/Life Balance
- WorldwideTravel Assistance



Your employer is offering coverage from Unum, a leading provider of employee benefits. You'll have the opportunity to utilize additional services that provide valuable protection now - and in the future.



# Help, when you need it most

With your Employee Assistance Program and Work/Life Balance services, confidential assistance is as close as your phone or computer.



## Always by your side

- Expert support 24/7
- Convenient website
- Short-term help
- Referrals for additional care
- Monthly webinars
- Medical Bill Saver™  
— helps you save on medical bills



## Who is covered?

Unum's EAP services are available to all eligible employees, their spouses or domestic partners, dependent children, parents and parents-in-law.



## Employee Assistance Program (EAP)

Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor\* who can help you.

### A Licensed Professional Counselor can help you with:

- Stress, depression, anxiety
- Relationship issues, divorce
- Job stress, work conflicts
- Family and parenting problems
- Anger, grief and loss
- And more

## Work/Life Balance

You can also reach out to a specialist for help with balancing work and life issues. Just call and one of our Work/Life Specialists can answer your questions and help you find resources in your community.

### Ask our Work/Life Specialists about:

- Child care
- Elder care
- Legal questions
- Identity theft
- Financial services, debt management, credit report issues
- Even reducing your medical/dental bills!
- And more

## Help is easy to access:

**Online/phone support:** Unlimited, confidential, 24/7.

**In-person:** You can get up to 3 visits available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.

## Employee Assistance Program — Work/Life Balance

Toll-free 24/7 access:  
1-800-854-1446 (multi-lingual)  
[www.unum.com/lifebalance](http://www.unum.com/lifebalance)

Turn to us, when  
you don't know  
where to turn.

\* The counselors 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.

Unum's Employee Assistance Program and Work/Life Balance services, provided by HealthAdvocate, are available with select Unum insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance.

Services are not valid after coverage terminates. Please contact your Unum representative for details. Insurance products are underwritten by the subsidiaries of Unum Group.

# Provide emergency assistance to employees who travel



## Support for a variety of situations

For more information about Unum's worldwide emergency travel assistance, please contact your Unum representative.

### With the Assist America Mobile App employees can:

- Call Assist America's Operation Center from anywhere in the world with the touch of a button
- Access pre-trip information and country guides
- Search for local pharmacies (U.S. only)
- Download a membership card
- View a list of services
- Search for the nearest U.S. embassy
- Read Assist Alerts

## Worldwide emergency travel assistance helps employees feel more secure

Medical emergencies are never easy. But they can get really complicated when employees are traveling. For example, an employee or family member could:

- have a serious car wreck at an out-of-town conference
- get sick while on vacation
- need a prescription refilled during a business trip

Fortunately, through their Unum insurance coverage, your employees, their spouses<sup>1</sup> and their dependent children can have immediate access to one of the nation's largest travel assistance providers while traveling for business or personal reasons, whether they are out of the country or 100 miles or more from home.

### Help is just a phone call away

Available with selected Unum insurance offerings, global emergency travel assistance is one phone call away for your employees and their families — 24 hours a day, 365 days a year — if they need immediate assistance anywhere in the world. They'll be connected to:

- Multi-lingual, medically certified crisis management professionals
- A state-of-the-art global response operations center
- Qualified medical providers across the country and around the world
- This coverage is available with Unum's Long Term Disability Insurance, and optional with Group Life Insurance.

### Reliable services around the globe

Worldwide emergency travel assistance is provided by Assist America with no geographical or pre-existing condition exclusions and no exclusions for sports-related injuries.

### Support you'd get at home

Your employees can call upon Unum's worldwide emergency travel assistance for a full range of services, available for simple to extreme travel emergencies:

#### Medical consultation, evaluation and referral

The operations center is staffed 24/7 by certified personnel who can evaluate, troubleshoot and make immediate recommendations for any emergency situation.

#### Hospital admission assistance<sup>2</sup>

Our provider will assist with hospital admission outside the U.S. by validating health coverage or advancing funds to the hospital.

#### Emergency medical evacuation

If your employee becomes ill or injured in an area where appropriate care is not available, he or she will be evacuated to the nearest facility that meets our standards. And the full cost, including medical treatment in transport, is paid by Assist America.

### Critical care monitoring

Our provider maintains regular communication with the patient and medical staff, closely monitoring the quality and course of treatment. Information is also relayed to the family as needed.

### Medical repatriation

When deemed medically necessary, patients can be transported home or to a specified health facility with a medical or non-medical escort as required.

### Prescription assistance

If your employee's prescription medication has been lost or left behind, Assist America works with the prescribing physician and a pharmacy in the travel area to replace the medicine.

### Emergency message service

Our provider will transmit authorized emergency messages reliably between patient, family, friends, employer or whoever needs to stay in the loop — from anywhere in the world.

### Other services include:

- Transportation for a friend or family member to join the hospitalized patient
- Care and transport of minor children
- Emergency trauma counseling
- Assistance in return of a vehicle
- Legal and interpreter referrals
- Return of mortal remains

**With its reliable services and broad range of care, Unum's worldwide emergency travel assistance program can provide your employees with a valuable addition to their Unum benefits.**

#### Services not available in New York.

Worldwide emergency travel assistance services, provided by Assist America, Inc., are available with select Unum insurance offerings. All emergency travel assistance must be arranged by Assist America, which pays for all services it provides. Medical expenses such as prescriptions or physician, lab or medical facility fees are paid by the employee or the employee's health insurance. Terms and availability of service are subject to change and prior notification requirements. Services are not valid after coverage terminates. Please contact your Unum representative for details

1 A spouse traveling on business for his or her employer is not covered by the program.  
2 May require validation of medical insurance or an advance of funds to the foreign medical facility. Any expenses related to emergency hospital admissions must be repaid to Assist America, Inc. within 45 days.

Insurance products underwritten by the subsidiaries of Unum Group.  
Unum, Chattanooga, Tennessee

[unum.com](http://unum.com)

© 2018 Unum Group. All rights reserved. Unum is a registered trademark and marketing brand of Unum Group and its insuring subsidiaries.