

Benefits Overview

Aetna Resources For LivingSM

Employee Assistance Program (EAP)

Employees and household members can confidentially address and resolve personal and workplace challenges through the Employee Assistance Program. The EAP offers short-term counseling on all aspects of life at no cost to you, including:

- Relationship difficulties
- Emotional/psychological concerns
- Work or family stress and anxiety
- Alcohol and drug abuse
- Personal and life improvement
- Legal or financial topics
- Depression
- Childcare
- Eldercare issues
- Grief issues

Legal/Financial services

You can receive legal and financial guidance from qualified professionals, including a free initial consultation for each issue.* Typical financial matters include credit counseling, debt and budgeting assistance, tax planning, and retirement and college planning.

- Free online will
- Telephonic tax consultation
- Reduced rate for continued services *
- Detailed wills and trust preparation
- Identity theft consultation
- Mediation services
- Website forms and information
- Legal and financial library

Online Worklife resources

From your worklife website, you and your households can receive information and resources for a variety of concerns including childcare, eldercare, adoption, daily living issues and other issues they may encounter.

- Monthly webinars on various topics
- Childcare and eldercare searches
- Public and private school searches
- College search and financing tools
- Adoption resources
- Health assessments and tools
- Health and wellness articles and videos
- Online discounts
- Veterinarian and pet care searches
- Over one million worklife providers

Confidential assistance is available 24 hours a day,
7 days a week

Employee Assistance Program

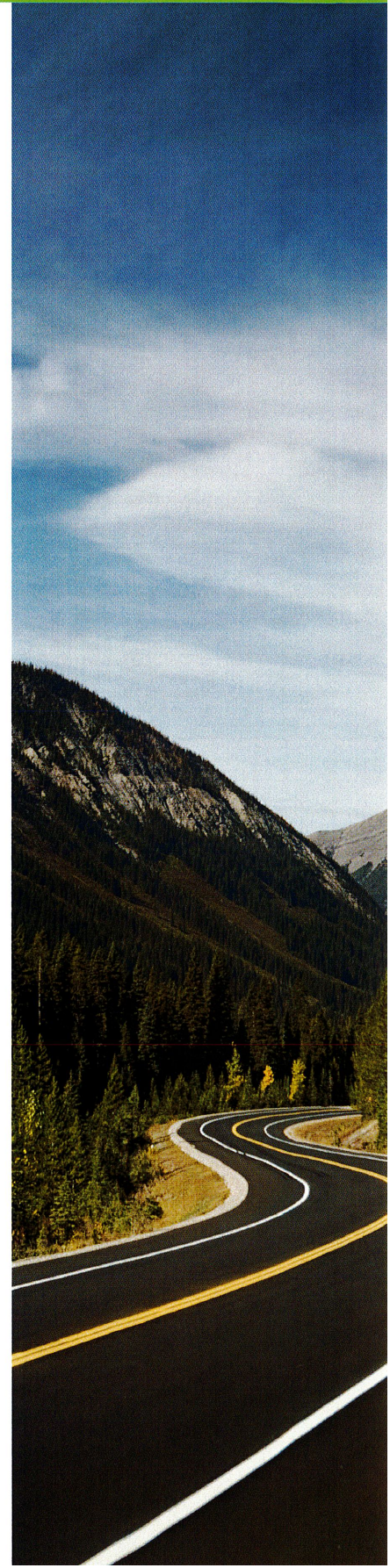
1-800-272-7252 / www.mylifevalues.com

Username: COMD / Password: COMD

* Legal services beyond initial consults are provided at a reduced rate.

Aetna Resources For LivingSM is the brand name used for products and services offered through the Aetna group of subsidiary companies. The EAP is administered by Aetna Behavioral Health, LLC, Aetna Health of California, Inc. and Health and Human Resources Center, Inc.

This material is for informational purposes only. All calls are confidential, except as required by law (i.e., when a person's emotional condition is a threat to himself/herself or others, or there is suspected child, spousal or elder abuse, or abuse to people with disabilities). Services are available to you and your household members, including dependent children up to age 26, whether they live at home or not. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to www.aetna.com.



Quality health plans & benefits
Healthier living
Financial well-being
Intelligent solutions

aetna®

Your Online Will Aetna Resources For LivingSM



Our online will service will help you protect your family and your assets.

Create your own will online for free by using your legal and financial benefit. The online will program enables you to select from several will formats and choose the one that applies to your personal situation and needs. Wills are state-specific. Online will preparation is private and secure.

Do you need a will?

If you want to determine who receives your property and assets, and who takes care of your minor children, then you need a will. The resources are at your fingertips. You can:

- Choose the will format that best suits your needs and wishes.
- Build your own will.
- Download and print your will.
- Follow complete instructions on proper signing and witnessing to ensure validity.
- Note that your online will is fully guaranteed valid in all 50 states.

How to complete an Online Will:

1. Login to the website.
2. From the main menu, select "My Benefits." Click "Legal & Financial Services" in the drop down menu.
3. Select "Legal Tools/Forms."
4. When the Legal Resources Center opens, click "Personal Documents."
5. Choose your state and click "Go."
6. Click "Wills, Powers of Attorney and Estate Planning."
7. Choose your document type from the list and follow the instructions to open the document and create a personal login. Do not use your company username and password in this section.

**It is suggested that you consider consulting with an attorney to be sure that you have taken the proper steps as it relates to your specific estate and personal needs.*

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