



## Additional Services

### Benefit Highlights

#### Polk County Government

##### Does my life insurance coverage include any additional services?

Your life coverage comes with value added services that help with challenges that come before and after a claim.

- **Funeral Planning and Concierge Services**<sup>1</sup> provides a suite of online tools to guide you through key decisions before a loss, including help comparing funeral-related costs. After a loss, this service includes family advocacy and professional negotiation of funeral prices with local providers—often resulting in significant financial savings.

For more information on Funeral Planning and Concierge Services

Call 1-866-854-5429

Or visit [www.everestfuneral.com/hartford](http://www.everestfuneral.com/hartford) Use Code: **HFEVLC**

- **EstateGuidance**<sup>®2</sup> **Will Services** helps you protect your family's future by creating a will online—backed by online support from licensed attorneys. Your will is customized and legally binding.

For more information on EstateGuidance<sup>®</sup> Will Services

Visit [www.estateguidance.com/wills](http://www.estateguidance.com/wills) Use Code: **WILLHLF**

- **Beneficiary Assist**<sup>®2</sup> **Counseling Services** offers compassionate expertise to help you or your beneficiaries (those you name in your policy) cope with emotional, financial and legal issues that arise after a loss. Includes unlimited phone contact with a counselor, attorney or financial planner for up to a year, and five face-to-face sessions.

For more information on Beneficiary Assist<sup>®</sup> Counseling Services

Call 1-800-411-7239

- **Travel Assistance Services with ID Theft Protection and Assistance**<sup>3</sup> includes pre-trip information to help you feel more secure while traveling. It can also help you access medical professionals across the globe for medical assistance when traveling 100+ miles away from home for 90 days or less when unexpected detours arise. The ID theft services are available to you and your family at home or when you travel.

For more information on Travel Assistance Services or ID Theft Services

Call 1-800-243-6108

Collect from other locations: 202-828-5885

Fax: 202-331-1528

Or email [idtheft@europassistance-usa.com](mailto:idtheft@europassistance-usa.com)

The Hartford<sup>®</sup> is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT.

Polk County Government Value Add BHS

Creation Date: 10/03/2013

Page 1 of 4

4208 NS 02/12

	<p>Travel Assistance Identification Number: <b>GLD-09012</b></p> <p>You'll be asked to provide your employer's name, a phone number where you can be reached, nature of the problem, Travel Assistance Identification Number, and your company policy number which can be obtained through your Human Resources/Personnel department.</p> <p>If you have a serious medical emergency, please obtain emergency medical services first, and then contact Europ Assistance USA for follow-up.</p>
<p><b>Does my disability coverage include any additional services?</b></p>	<p>Your disability coverage comes with value added services that help with challenges that come during and after a claim.</p> <ul style="list-style-type: none"> <li> <p><b>Ability Assist<sup>®4</sup> Counseling Services</b> provides access to Master's- and PhD-degreed clinicians for 24/7 assistance if you're enrolled in our long-term disability plan and have a claim approved by The Hartford. This includes 3 face-to-face visits per occurrence per year for emotional concerns and unlimited phone consultations for financial, legal, and work-life concerns.</p> <p>For more information on Ability Assist<sup>®</sup> Counseling Services  Call 1-800-964-3577  Or visit <a href="http://www.guidanceresources.com">www.guidanceresources.com</a>  Company name: <b>Abili</b> Company ID: <b>HLF902</b></p> </li> <li> <p><b>Travel Assistance Services with ID Theft Protection and Assistance<sup>3</sup></b> includes pre-trip information to help you feel more secure while traveling. It can also help you access medical professionals across the globe for medical assistance when traveling 100+ miles away from home for 90 days or less when unexpected detours arise. The ID theft services are available to you and your family at home or when you travel.</p> <p>For more information on Travel Assistance Services or ID Theft Services  Call 1-800-243-6108  Collect from other locations: 202-828-5885  Fax: 202-331-1528  Or email <a href="mailto:idtheft@europassistance-usa.com">idtheft@europassistance-usa.com</a></p> <p>Travel Assistance Identification Number: <b>GLD-09012</b></p> <p>You'll be asked to provide your employer's name, a phone number where you can be reached, nature of the problem, Travel Assistance Identification Number, and your company policy number which can be obtained through your Human Resources/Personnel department.</p> <p>If you have a serious medical emergency, please obtain emergency medical services first, and then contact Europ Assistance USA for follow-up.</p> </li> </ul>

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT.

## Important Details

<sup>1</sup> Funeral Planning and Concierge Services are offered through Everest Funeral Package, LLC (Everest). Everest is not affiliated with The Hartford and is not a provider of insurance services. Everest and its affiliates have no affiliation with Everest ReGroup, Ltd., Everest Reinsurance Company or any of their affiliates.

<sup>2</sup> EstateGuidance® and Beneficiary Assist® services are provided through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services. A simple will does not cover credit shelter trust, printing or certain other features. These features are available at an additional cost to you.

<sup>3</sup> Travel Assistance and ID Theft Protection and Assistance are provided by Europ Assistance USA. Europ Assistance is not affiliated with The Hartford and is not a provider of insurance services.

<sup>4</sup> Ability Assist® is offered through The Hartford by ComPsych®. ComPsych is not affiliated with The Hartford and is not a provider of insurance services.

This Benefit Highlights Sheet is an overview of the non-insurance services being offered and is provided for illustrative purposes only and is not a contract. It in no way changes or affects the services as actually provided. Only the Service Provider can fully describe all of the provisions, terms, conditions, limitations and exclusions of your non-insurance service coverage.

The Hartford® is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing companies Hartford Life Insurance Company and Hartford Life and Accident Insurance Company. Policies sold in New York are underwritten by Hartford Life Insurance Company. Home Office of both companies is Simsbury, CT.

