

# The help your employees need – when they need it most



Imagine being able to give your employees a counselor, a lawyer and a financial consultant on call whenever they need one. Actually, there's no need to imagine it. With Resource Advisor, you can do it. It's included with your Anthem Blue Cross Life and Health Insurance Company (Anthem Blue Cross) group life and disability plan at no extra cost.

And with Resource Advisor, your employees get resources they can use now and when they have a loss.

## Counseling

Your employees can call Resource Advisor's toll-free number to speak to a counselor at any time, day or night. And they can also set up face-to-face counseling for employees with a local licensed professional, such as a psychologist or social worker. Employees can get up to three counseling sessions for each concern, like job stress or family issues, face-to-face or online using LiveHealth Online.

When you have your disability plan with Anthem Blue Cross, our disability case managers will let your employees know that Resource Advisor can help them when they believe an employee would benefit. The disability case managers don't just give out the toll-free number; they transfer your employees right to a Resource Advisor counselor.

## Legal

Contacting a lawyer can be intimidating. With Resource Advisor, you can help take out the intimidation factor for your

employees. With a call to the Resource Advisor toll-free number, employees can get a consultation with an attorney at no charge. If they want to meet with an attorney in person, the legal consultant can set up an appointment. And they even get a discount on the visit.

Resource Advisor can help with things like making a will. Everyone needs a will but many people skip this important task because they don't have access to information they need. Employees can log onto the Resource Advisor website and access a tool that guides them through questions and answers about their situation and then creates a will just for them.

Employees can even access Resource Advisor's online library of over 100 legal forms to help in situations like creating a power of attorney or a bill of sale.

## Financial planning

Giving your employees tools to help them manage their personal finances is an important feature of Resource Advisor. Employees can call the Resource Advisor toll-free number to set up one-on-one financial counseling with a certified professional financial planner. They can help with issues like planning for retirement, saving for a child's education and more. Employees can get financial counseling for each concern.

## Identity theft victim recovery services

When someone's identity is stolen, it can take months to straighten everything out. Employees and their families don't have to go through that alone. Resource Advisor is there to help with just a phone call. Identity theft victims can count on a fraud resolution specialist who will be their personal advocate for one year. The specialist will work with creditors, collection agencies, collection law firms and credit reporting agencies — even for medical identity theft. Employees can sign up for identity monitoring, even if they haven't had their identity compromised.

Identity fraud and recovery services are unlimited, so no matter how many times an employee's ID is compromised, he or she can get credit report reviews and place fraud alerts on credit reports and with creditors.

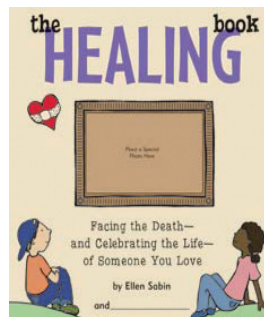
## Online tools to help with life's issues

The Resource Advisor website has resources to help employees with many facets of their life: parenting, aging, work/life balance, healthy living, working and more. There's even information about funeral pre-planning, coping with grief and loss, child care resources and more. Take a look at [www.ResourceAdvisorCA.anthem.com](http://www.ResourceAdvisorCA.anthem.com) and log in with ResourceAdvisor to see all the resources your employees can get.

## Beneficiary support services

Losing a loved one can be overwhelming. With Beneficiary Companion,\* beneficiaries of your employee's group life coverage will have the help they need to settle the estate. With one phone call to Beneficiary Companion, they get help finding accounts and closing them, notifying creditors and government agencies, and even getting copies of the death certificate. Beneficiaries will continue to get counseling, legal consultation and financial counseling for six months.

Beneficiaries can also order copies of *The Healing Book: Facing the Death — and Celebrating the Life — of Someone You Love* for children affected by a loss at no extra charge from the Resource Advisor website. This book encourages children to ask questions, express their feelings and share memories of their loved one.



Note about eligibility: This program is for employees. All benefits end at retirement.

\*Beneficiary Companion services are provided by Generali Global Assistance, Inc.



## Ready to get started?

Having Resource Advisor is like giving your employees a shoulder to lean on when they need it most. Place your group life and disability plans with Anthem Blue Cross and give your employees the services and support they need, when they need it. Contact your Anthem representative today to find out how.