

FINANCIAL
PROTECTION

Disability insurance

Member Assistance Program



For long-term disability members.

Life is stressful, and sometimes the constant challenges can become overwhelming. When you have unresolved problems, it can take a serious toll on both your work and home life.

To help you through difficult times, we offer a Member Assistance program as part of our long-term disability plan.* The program offers members and their families personal and confidential support that's available 24 hours a day, 7 days a week. With just one call, you can get the following types of assistance:

- Counseling services
- Help with financial and legal issues
- Family support
- Help with relationships, coping and depression

Consultation services are provided by experienced master's-level specialists who offer personal assistance and referrals to a network of licensed and certified clinicians for up to three face-to-face counseling sessions, if desired. We also help connect you to attorneys for legal assistance or mediation, as well as consultation with financial professionals.

Member Assistance Program

- Members and their families can get confidential assistance at **1-877-660-3806**
 - TDD/TTY users can call **711** for relay service. Once connected, please provide the number listed above.
 - Translators available for non-English speakers
 - Visit **liveandworkwell.com** to access tools and information to help you enhance your health and well-being
- There are two ways to login:
- 1) create your own user name and password under “Members: Login or Register”; OR
 - 2) use the access code “LTDEAP” under “Guest Access”

Convenient, confidential support.

The Member Assistance program provides confidential support whenever you need it at no cost to you.¹ The program includes the following services:

- **Toll-free Member Assistance line:** Phone access to a master’s-level counselor, 24 hours a day, 7 days a week. To reach Member Assistance, call **1-877-660-3806**.
- **24/7 access to liveandworkwell.com:** Online access to an interactive website that provides tools and information to help enhance your work, health and life
 - There are two ways to login:
 - 1) create your own user name and password under “Members: Login or Register”; OR
 - 2) use the access code “LTDEAP” under “Guest Access”
- **Referrals for face-to-face counseling:** Referrals to a national network of licensed and certified clinicians for up to three sessions
- **Legal services:** Free 30-minute telephone or in-person consultation with an attorney for help with legal concerns (an attorney may be retained for ongoing services at a 25% discounted rate)
- **Referral to helpful resources:** Referrals to community resources from a database of more than 100,000 contacts

Maintaining your privacy and confidentiality is of utmost importance. All records, referrals and evaluations are kept private and confidential in accordance with federal and state laws.

¹There is no charge for referrals or for seeing a clinician within our network for up to three visits per issue. If you would like to speak with an expert for financial or legal assistance or legal mediation, there is no cost for the initial consultation. Subsequent legal assistance is available for a 25% discount. Access to liveandworkwell.com is always free.

Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare, its affiliates or any entity through which the caller is receiving services directly or indirectly.

UnitedHealthcare Disability products are provided by UnitedHealthcare Insurance Company and in California by Unimerica Life Insurance Company. UnitedHealthcare Insurance Company is located in Hartford, CT; Unimerica Life Insurance Company is located in Milwaukee, WI.

This policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, call or write your insurance agent or the company. The product is not available in all states.