

Offer more employee perks with Lifestyle Benefits

Enhance your company's benefits program by offering Lifestyle Benefits to employees and their families. Many options are provided at no additional cost or fee – and no enrollment is necessary. We've collaborated with the best-in-class providers, specifically selected for their ease of implementation.

Active U.S. employees covered under our group insurance programs, issued by Minnesota Life Insurance Company and Securian Life Insurance Company, as well as their spouse and insurance-eligible children, can access these services – even if they're not covered under the insurance program. Here's an overview of each option available to your company.



Legal, Financial and Grief resources from TELUS Health

No additional cost to enroll for group life insurance clients.

Professional and timely support services for a variety of needs ranging from legal matters, financial situations or coping with loss – to overall well-being concerns about family, health and more. Personalized assistance is available through confidential consultations, along with easy-to-access online resources through web or mobile app.

Legal: Expert guidance for separation/divorce, wills and estate planning, real estate, immigration, consumer protection and more. Service includes a free 30-minute legal consultation per issue by phone or in an attorney's local office. Employees also have access to a comprehensive online library with templates for simple will creation, power of attorney and other legal forms.

Financial: Phone access to accredited financial counselors to answer questions or schedule a 45-minute counseling session per issue on these topics: budget analysis, credit management, bankruptcy, establishing savings goals, finding resources for home ownership, college funding, retirement planning, basic estate planning, and questions about tax planning and preparation. Includes online access to a financial fitness assessment and more.

Grief: Access to master's-level clinicians by phone for any stage of grief. Referrals to support groups, public agencies and community-based resources on a broad range of issues related to the loss of a loved one.

Access:

Visit lifebenefits.com/lfg
or call 1-877-849-6034

Username: lfg

Password: resources

Well-being: In addition to legal, financial and grief resources, TELUS Health also provides digital well-being resources. First, the total well-being index offers a digital behavioral-based assessment that provides personalized recommendations for positive lifestyle changes. Second, CareNow provides access to online self-guided programs to help with anxiety, depression, stress and more. And finally, there is access to personalized fitness journeys, with a wide selection of workouts, based on your unique fitness goals. Chat live online with coaches who can help with fitness, nutrition, and recovery questions you have.



Employee Assistance Program (EAP) from TELUS Health

A modern approach to EAP that allows employers to choose their desired level of service. From digital/phone access to more complete well-being services, the program offers a mobile-first user experience with anytime access to proactively support the health of employees at work and home.

Three- or five-session models:

- 24/7 phone access, video and in-person counseling and live chat
- Employee support:
 - Emotional support – Anxiety, depression, stress and anger management, and more
 - Practical everyday support – Elder care and childcare matching, legal services, financial and debt support, nutritional and weight management, and more
 - Substance abuse management – Focused clinical solutions to address mental health issues
- Digital EAP content – Available via mobile or desktop, including 8,000+ articles, assessments and toolkits
- Critical incident support (10 routine response hours included) – Telephonic and onsite support for critical incidents
- TELUS Health Learning (12 training hours included) – Wellness seminars including sessions designed for people leaders, available in a variety of different learning formats, including in-person
- Management support – Coaching and tools for handling workplace issues, how to refer to the EAP and sensitive workplace concerns
- Total Well-being Index (TWI) – Digital behavioral-based assessment that provides personalized recommendations for positive lifestyle changes
- CareNow service – Access to online self-guided program for help with anxiety, depression and stress
- Perks and savings – Exclusive offers from your favorite retailers to help save on everyday life purchases

Employers have access to add-on features such as wellness challenges, health coaching, peer-to-peer recognition, enhanced perks and savings, advanced well-being analytics, and more. Program can also be customized with additional sessions.



Travel Assistance

from RedpointWTP LLC

No additional cost to enroll for group life insurance clients.

24/7 online, pre-trip resources and support for emergency travel assistance and other services when traveling 50+ miles from home.

Pre-trip planning and trip support: Passport, visa, immunization and currency conversion information, as well as ID theft support and assistance replacing lost or stolen luggage.

Medical evacuation services: Pre-hospital and rental vehicle assistance, transport to nearest appropriate medical facility once hospitalized, mortal remains repatriation, return of dependent children/pets, family member visitation, and travel companion transport.

Security evacuation services: Transport to the nearest safe area for security emergencies.



Identity Theft Recovery Services

from Generali Global Assistance

Fraud resolution specialists provide guidance and perform specific administrative tasks to resolve issues resulting from identity theft. The program includes prevention services, detection services, resolution guidance and assistance, and personal services.

- Education and ID theft resolution kit
- An ID theft affidavit to be submitted to proper authorities, credit bureaus and creditors
- Assistance with notification of major credit-reporting agencies
- Assistance with requests to creditors to cancel cards and issue new ones
- Provide translation services if the theft occurs overseas and employee needs help communicating with local police to file a report
- Provide emergency cash advance (up to \$500) when theft occurs 100+ miles from home (guarantee of reimbursement is required)

Additional monitoring services available for a fee.

Access:

Visit lifebenefits.com/travel

U.S./Canada:

1-855-516-5433

All other locations:

1-415-484-4677

Access:

Visit

<https://us.generaliglobalassistance.com>

Email:

IDProtection@us.generaliglobalassistance.com

U.S./Canada:

1-866-893-8508

All other locations:

1-202-659-7816



Legacy Planning Resources

from Securian Financial

No additional cost to enroll for group life insurance clients.

Access a variety of online information and resources to work through end-of-life issues, including end-of-life and funeral planning, final arrangements, essential directives and survivor assistance.

After a claim is started, these additional services are available to beneficiaries by phone:

Funeral concierge: Allows for coverage verification and direct payment to a funeral home so services can be provided before insurance payment is available.

Express Assignment™: Same-day funeral home assignment service reduces concern about paying funeral expenses by working with the funeral home or lending agency.

Access:

Visit securian.com/legacy
or call **1-888-658-0193**



Learn more

For more information, contact your Securian Financial representative or visit securian.com/groupinsurance.

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Insurance products are issued by Minnesota Life Insurance Company or Securian Life Insurance Company, a New York authorized insurer. Minnesota Life is not an authorized New York insurer and does not do insurance business in New York. Both companies are headquartered in St. Paul, MN. Product availability and features may vary by state. Each insurer is solely responsible for the financial obligations under the policies or contracts it issues.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Minnesota Life Insurance Company and Securian Life Insurance Company are subsidiaries of Securian Financial Group, Inc.



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