

Resource Link (Unicare)

Knowing you have the support you need, whenever you need it, makes all the difference in the world.

Giving you emotional, legal and financial guidance during life's challenging times

Life in the fast lane. That's normal speed these days. But when everyday problems like work-related stress or family issues become overwhelming or your life takes an unexpected turn, that's when you need help. Resource Link can give you the resources, guidance and support you need to manage your problems, before they become an emotional or financial burden. And, there's no additional cost to you.

Support is one phone call away

You can talk to a Resource Link counselor 24 hours a day, seven days a week. Counselors can give you advice and options about how to handle your specific issue. They'll even help you find local professionals if you need additional support. And,

If you have disability coverage with UniCare Life & Health Insurance Company (UniCare) and have an approved disability claim, you'll automatically receive three face-to-face sessions with a licensed mental health professional. You can use this service during the six-month period after your disability begins.

You also get professional legal and financial advice

If you've ever had legal or financial issues, you know that seeing a professional can be costly. With Resource Link, you get a total of three visits with a legal or financial consultant – one for each separate concern you may have. Legal discussions can be either face-to-face or over the phone. Financial discussions are only over the phone.

Added support for your beneficiaries when they need it the most

Thinking about death can be difficult. But being able to provide your loved ones with added comfort and guidance after you're gone is a lasting gift. With Resource Link, your beneficiaries will receive the specific professional assistance they may need. This includes three consultations with a mental health professional and three consultations with a legal and/or financial professional. Visits to these specialists can take place up to six months after you pass away.

Beneficiary Companion helps your beneficiaries take care of the details

When it's time to take care of the paperwork and phone calls, your beneficiaries can get help from Beneficiary Companion.* This service will help your beneficiaries notify third parties of your death, like credit card companies, banks and utilities.

And they'll work to protect your identity from identity theft. For more information about Beneficiary Companion, you can call 866-295-4890 or visit the Resource Link website. Beneficiaries can also find this information included within the life insurance claim form.

Go online and get help any time

When you visit our website, www.resourcelink.unicare.com, you'll find information on lots of different work and life topics. Things like:

- Tips on dealing with emotions and advice on handling difficult life events, like losing a loved one
- Podcasts and webinars covering different daily topics like exercising for health or how to handle teens
- A Personal Concerns Library with a wide range of topics including handling stress, addiction and personal relationships
- Parenting information like child development, children with special needs, divorce and more
- A depression screening tool and tips on dealing with depression
- Child and elder care provider finders
- Financial calculators and tools
- Will, living will and financial power of attorney preparation assistance and an online legal library

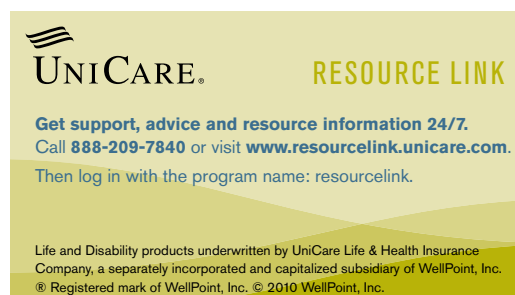
Identity theft recovery services

It can take months or even years to get your identity back once it's been stolen. If you find out your wallet or purse has been lost or stolen, or if someone has stolen your identity, make Resource Link your first step to recovery. Call the toll-free number as soon as possible. You'll be assigned a Fraud Resolution Specialist to help you through the entire process. Here are just some of the services you'll receive:

- Unlimited fraud and recovery services including credit report review and placing "fraud alerts" on credit reports and with creditors
- Help with getting your identity back and restoring your good credit reputation
- Letting all of your banks and credit card companies know they should close accounts where your identity is an issue
- Financial discussions over the phone with a financial counselor specializing in identity protection
- Legal discussions with a lawyer on each new issue involving identity theft
- A 25% discount off the lawyer's fee, after your first discussion, for follow-up discussions

You can reach Resource Link 24/7: Call toll-free 888-209-7840 for private, one-on-one help 24/7 for setting up meetings or discussions.

Keep your Resource Link contact information with you: Just cut out and carry the wallet card.



UNICARE. **RESOURCE LINK**

Get support, advice and resource information 24/7. Call 888-209-7840 or visit www.resourcelink.unicare.com. Then log in with the program name: resourcelink.

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