

EAP -Employee Assistance Program

How to access: Anthem www.anthemEAP.com EAP Member Login: PRISM or

Call 833-954-1067 24/7 access (Free Counseling: 5 sessions)

You can:

- Find a Counselor
- Legal Resources
- Work-life Resources
- Financial Planning
- Seminars
- Take a Assessment
- Explore wellness topics

What is EAP and What does EAP do for me:

Employee Assistance Program. Help employees improve and manage their physical & mental health and wellness. Reality is that problems outside of the workplace can and do impact job performance.

- Marital or family problems
- Mental health disorders
- Substance abuse
- Financial stress
- Legal problems
- Bereavement
- Caregiver stress

With these challenges in life, employers may experience better productivity, customer service and employee engagement, it's also not uncommon to see reductions in:

- Health care costs
- Employee turnover
- Workplace violence and safety incidents
- Unplanned leave of absence

Services that are Covered

Subject to the exclusions and limitations listed in the SERVICES THAT ARE NOT COVERED section, following are the Covered Services that are covered by this Plan when authorized and obtained from a Practitioner. We will not cover any services that are not listed in this section.

- 1. Counseling Sessions:** Up to five (5) counseling sessions per unique presenting problem, per 12-month period, per initial term and per renewal term, per Participant. Counseling sessions shall be per unique presenting problem for issues or concerns directly impacting the Participant. Counseling sessions are provided when the assessment reveals that the presenting problem has a reasonable and likely chance of improving as a result of short-term, counseling that is focused on problem resolution. Notwithstanding any provision to the contrary, Covered Services do not include any counseling sessions beyond the limit noted above.
- 2. Referral to appropriate healthcare benefit and/or clinical resources in the community in situations where the Participant's presenting problem warrants long-term treatment, hospitalization or a more specialized level of care.**
- 3. 24 hours per day, 7 days per week, 365 days per year, toll-free telephone access to a licensed Consultant**
- 4. Legal Referrals & Discounted Fees:** 30-minute telephone or in-person consultation with a licensed attorney.
- 5. Financial Consultation:** Unlimited telephone consultations with an appropriate Financial Consultant.
- 6. Identity Theft Recovery:** Telephone consultation to help recover from and minimize the impact of a breach of identity.
- 7. Tobacco Cessation:** Unlimited access to the Anthem website's online educational tools and information; as well as links to SmokeFree.gov- a comprehensive website offering tools and tips related to tobacco cessation. Access to a chat feature and information on the toll-free Quit Line available in every state.
- 8. Work/Life Resources and Information:** If you wish to speak with a childcare, adult dependent care, elder care, adoption, or parenting consultant regarding consultations, educational materials, or referrals for any of these services, please call your toll-free number. You also have unlimited access to web-based information and resources about childcare, adult dependent care, elder care, adoption, and parenting on the Anthem website. Instructions regarding how to access the websites and obtain the information therein contained are part of the program materials furnished by Anthem.

Services that are Not Covered

Covered Services do not include any of the items below. We do not cover any services beyond Services as listed in SERVICES THAT ARE COVERED section of this EOC. We do not cover unauthorized services.

- 1.** Counseling and legal consultation for the same problem or situation more than once within a 12-month period following the initial date of service.
- 2.** Any services or benefits covered under the Participant's group health benefit/insurance plan.
- 3.** Any hospital, medical, surgical, or any other health care services provided for any condition.
- 4.** Prescription or non-prescription drugs or medications, cosmetics, dietary supplements, health, or beauty aids.
- 5.** Evaluations or reports for a legal proceeding.
- 6.** Fitness-for-Duty evaluations, unless otherwise purchased by Group.
- 7.** Authorizations for an employee to take a leave of absence or time off from the workplace.
- 8.** Counseling mandated by a court of law or government agency.
- 9.** Specialized treatment or evaluations required as a condition of parole, probation, custody, visitation, or forensic evaluations.
- 10.** Determinations or reports related to the Family Medical Leave Act or Short/Long Term Disability.
- 11.** Any onsite service where the safety of the provider would be considered at risk.
- 12.** Expenses related to US Department of Transportation Substance Abuse Professional (SAP) services, unless otherwise purchased by Group.

Your Financial Responsibility

Prepayment Fee

Your Group is responsible for paying the charges for your coverage.

No Separate Charge

There is no member cost sharing or financial liability due from Participants provided you obtain Covered Services which are authorized and from a Practitioner.

Important Note: When a Practitioner recommends a service or resource it does not mean or imply that the service is a covered expense. Call us if you have any questions regarding whether services are covered.

How Coverage Begins

Participants eligible on the day the Agreement begins will be able to obtain Covered Services on the Effective Date. The ability to obtain Covered Services under this Plan will terminate at 11:59 P.M. on the last day of a Participant's eligibility or termination of the Agreement, whichever occurs first.

In order for you to be entitled to benefits under this Plan, both the Agreement and your coverage under this Plan must be in effect on the date you obtain services.

This Plan is subject to amendment, modification, or termination according to the provisions of the Agreement without your consent or concurrence.

Group shall be responsible for determining eligibility of Participants and any Eligible Household Participants if applicable. Any disputes or inquiries regarding eligibility (including renewal and reinstatement) shall be referred to the Group, which shall advise us of its determination.

Eligibility under this Agreement shall be limited to residents of the United States, including any U.S. Territories.

We shall have the sole right to terminate eligibility of any Participant who uses threatening or aggressive behavior.

How Coverage Ends

Your eligibility ends when you are no longer an eligible Participant, upon your termination of employment, or when your Group's Agreement is terminated as a result of nonpayment of fees or otherwise. If fees are not paid according to the Agreement, termination is effective fifteen days after notice of termination is mailed to your Group, as of midnight of the last day of the month for which fees were last received and accepted. If applicable, Your Eligible Household Participants are covered during the same time you are. Upon termination of your employment, please contact your Group to determine whether you and/or your eligible Household Participants may be eligible to continue coverage under COBRA.

Continuation of Care

If you began visits with a Practitioner and have not completed the maximum allowable visits in the time period specified under SERVICES THAT ARE COVERED by the date your coverage under this Plan ends, you may be able to complete the remaining visits. Please contact us for more information.

If you began visits with a Practitioner whose contract is terminated, your remaining visits may continue as covered services if: 1) you are under the care of the Practitioner at the time the provider's contract terminates; and 2) the terminated provider agrees in writing to continue providing visits to you in accordance with the rates, terms and conditions of his or her previous contract with us. If the provider was terminated for reasons of disciplinary cause or reason, fraud, or other criminal activity, or does not agree with these contractual terms and conditions, we are not required to continue the provider's services beyond the provider's contract termination date. Please contact us for more information.