

GROUP LONG-TERM DISABILITY



Disability Resource Services™

When personal problems arise, many people may choose to cope alone, resulting in negative consequences at home and the workplace. That's why Dearborn Life Insurance Company, offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan, works with ComPsych® Corporation to provide Disability Resource Services. These services help you and your immediate family, who are covered by a long-term disability policy, address emotional, legal and financial issues. Services include:

Face-to-face sessions: Three in-person counseling sessions in a geographically accessible location to address behavioral health needs.

Telephone counseling: Unlimited counseling, 24 hours a day, seven days a week, with master's degree level counselors to identify issues, assess needs and refer participants to specialist to help support their behavioral health needs.

Web-based services: Provided by Guidance Resource Online®, self-assessments, extensive content on personal health and powerful tools to help with personal, relational, legal, health and financial concerns. Support topics include:

- Alcohol and drug abuse
- Depression
- Divorce and family law
- Estate planning
- Getting out of debt
- Grief and loss
- Job pressures
- Managing debt obligations
- Marital and family conflicts
- Retirement planning
- Saving for college
- Stress and anxiety
- Tax questions
- Real estate buying and selling

To access your services

- Call: **1-866-899-1363 (TTY: 1-800-697-0353)**
 - You'll be asked what type of insurance policy you have: LTD, STD of life insurance. If you're unsure, ask your human resources representative.
- Online: **GuidanceResources.com***
 - Click "Register" to create a new account.
 - Enter your company ID: DISRES
 - Create a username and password and complete required fields.
 - Read the *Terms of Use* and click inside the check box to indicate your agreement to those terms.
 - Click on "Submit."

**Available to groups with 10 or more insured employees at no additional cost. Disability Resource Services is offered and administered by ComPsych Corporation. ComPsych Corporation is an independent organization that does not provide Dearborn Life Insurance Company, Blue Cross Blue Shield of Michigan or Specialty Benefits products or services.*

GuidanceResources® Online is offered and administered by ComPsych® Corporation. ComPsych® Corporation is an independent organization that does not provide Dearborn Life Insurance Company, Blue Cross Blue Shield of Michigan or Specialty Benefits products or services. ComPsych® Corporation is solely responsible for the products and services described in this flier.

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Dearborn Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association.

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

For illustrative purposes only. May not be available in all jurisdictions. Coverage may be subject to limitations, exclusions and other coverage conditions contained in the issued policy. Please consult the policy for the actual terms of coverage.