

Employee Assistance Program

Option 3



MetLife



We All Need Help Every Now and Then

Problems are just a part of everyday life. In addition to the benefits provided under your MetLife Group Insurance coverage, you and your household members now have access to MHN's Employee Assistance Program (EAP) to help with the everyday challenges of life that may affect your health, family life and desire to excel at work. *(EAP services provided through an agreement with MHN, Inc. MHN is not a subsidiary or affiliate of MetLife and the services provided are separate and apart from the insurance and services provided by MetLife.)*

Consultation and Support

You and the members of your household are entitled to up to **3 consultations with a licensed clinician per incident, per individual, per calendar year**. You choose between in-person sessions with a provider from MHN's extensive network or convenient and easy telephonic or web-video consultations with a licensed MHN clinician. Please call 1-800-511-3920 anytime to speak with a clinician, request a referral or schedule an appointment.

Work and Life Services

Telephonic consultations are available in the following areas:

Legal Services: Consultations for issues relating to civil, consumer, personal and family law, financial matters, business law, real estate, estate planning and more (excluding disputes or actions between you and MetLife or MHN).

Financial Services: Budgeting, credit and financial guidance (investment advice, loans and bill payments not included), retirement planning and assistance with tax issues.

Childcare and Eldercare Assistance: Needs assessment plus referrals to childcare and eldercare providers.

Identity Theft Recovery Services: Information on ID theft prevention, plus an ID theft emergency response kit and help from a fraud resolution specialist if you are victimized.

Daily Living Services: Referrals to consultants and businesses that can help with event planning, transportation services, pet services and more (does not cover the cost nor guarantee delivery of vendors' services).

Employer Consultation Services: MHN coaches your employer about ways to help you cope with daily challenges.

Online Member Services: MHN's EAP member website features a wide range of tools and information to help you take charge of your well-being and simplify your life. Log on to **members.mhn.com** and enter the following company code: **metlifeep3**.

Your EAP Can Help You Resolve a Broad Range of Issues Including:

- Marriage, Relationship and Family Problems
- Problems at Work
- Changes in Mood
- Legal and Financial Issues
- Stress and Anxiety
- Alcohol and Drug Dependency
- Identity Theft
- Health and Wellness Concerns

Answers to Frequently Asked Questions

Are EAP services confidential?

Yes. MHN abides by state and federal mandates governing confidentiality, and your identity is protected by law.

When should I seek help?

The right time to seek help for a problem is as early as possible, before the problem becomes critical. EAP services can be accessed through a dedicated toll-free number 24 hours a day, 7 days a week.

How do I get help?

You can call MHN directly at 1-800-511-3920 to arrange for your EAP services. MHN will consider one of your consultations used if you fail to cancel an appointment at least 24 hours in advance, unless the appointment is missed because of an emergency or circumstances beyond your control.

Will I have to pay for services?

No! Your employer pays for EAP services. There are no co-payments, co-insurance or deductible payments, and you will not be liable to an MHN counselor for any fees covered by your EAP under any circumstances. If you decide you want services not included in the EAP program offered by your employer, you will have to arrange and pay for them separately.

Do I have rights under the Consolidated Omnibus Budget Reconciliation Act (“COBRA”)?

For information about COBRA rights, contact your Human Resources Department.

Does MHN’s EAP have any limitations?

MHN’s EAP services **do not** provide:

- Inpatient or outpatient treatment for any medically treated illness
- Prescription drugs
- Treatment or services for mental retardation or autism
- Counseling services beyond the number of sessions covered
- Services by counselors who are not MHN providers
- Counseling required by law or a court, or paid for by Workers’ Compensation, or
- Formal psychological evaluations and fitness-for-duty opinions

Services are provided by MHN, one of the nation’s premier providers of EAP services, with a national network of more than 50,000 practitioners. MHN’s staff provides immediate crisis resolution, information and referrals to appropriate counseling and support services. Licensed staff clinicians with crisis intervention expertise, including bilingual Spanish-/English-speaking staff, are available to handle emergency or urgent need cases.

**We’re here to lend a hand:
1-800-511-3920**

TDD callers can call 1-800-327-0801

Some restrictions may apply to all of the above-mentioned services. Please contact MHN for details. EAP services provided through an agreement with MHN, Inc. MHN is not a subsidiary or affiliate of MetLife and the services provided are separate and apart from the insurance and services provided by MetLife. Information disclosed directly to MHN is not disclosed to MetLife, and therefore is not subject to MetLife’s privacy policy.

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