

## Benefits Overview

### Aetna Resources For Living<sup>SM</sup>

#### Employee Assistance Program (EAP)

Employees and household members can confidentially address and resolve personal and workplace challenges through the Employee Assistance Program. The EAP offers short-term counseling on all aspects of life at no cost to you, including:

- Relationship difficulties
- Emotional/psychological concerns
- Work or family stress and anxiety
- Alcohol and drug abuse
- Personal and life improvement
- Legal or financial topics
- Depression
- Childcare
- Eldercare issues
- Grief issues

#### Legal/Financial services

You can receive legal and financial guidance from qualified professionals, including a free initial consultation for each issue.\* Typical financial matters include credit counseling, debt and budgeting assistance, tax planning, and retirement and college planning.

- Free online will valid in 49 states
- Telephonic tax consultation
- Reduced rate for continued services \*
- Detailed wills and trust preparation
- Identity theft consultation
- Mediation services
- Website forms and information
- Legal and financial library

#### Online Worklife resources

From your worklife website, you and your households can receive information and resources for a variety of concerns including childcare, eldercare, adoption, daily living issues and other issues they may encounter.

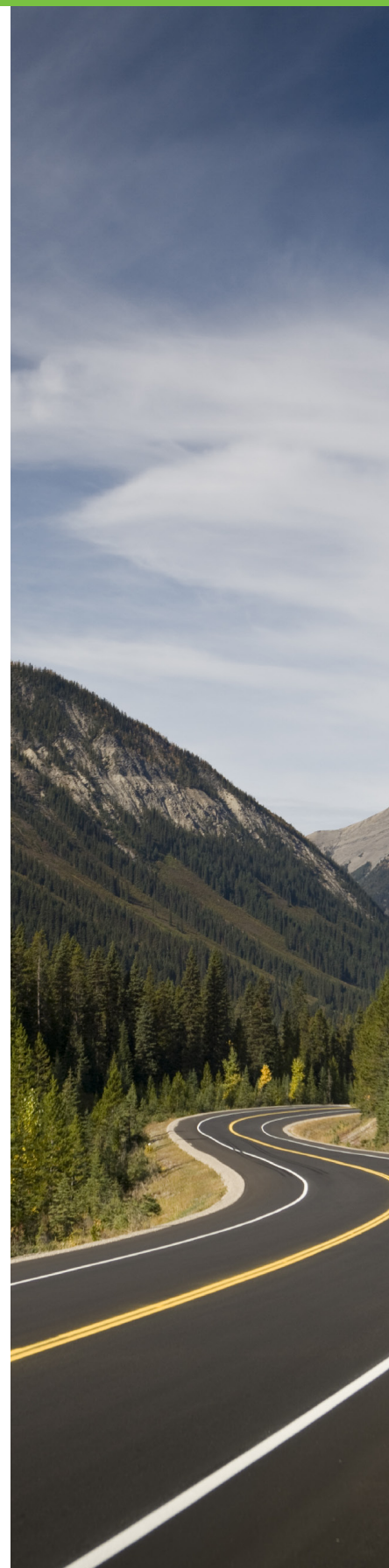
- Monthly webinars on various topics
- Childcare and eldercare searches
- Public and private school searches
- College search and financing tools
- Adoption resources
- Health assessments and tools
- Health and wellness articles and videos
- Online discounts
- Veterinarian and pet care searches
- Over one million worklife providers

Confidential assistance is available 24 hours a day,  
7 days a week

\* Legal services beyond initial consults are provided at a reduced rate.

**Aetna Resources for Living<sup>SM</sup> is the brand name used for products and services offered through the Aetna group of subsidiary companies. The EAP is administered by Aetna Behavioral Health, LLC and Aetna Life Insurance Company (Aetna)**

This material is for informational purposes only. All calls are confidential, except as required by law (i.e., when a person's emotional condition is a threat to himself/herself or others, or there is suspected child, spousal or elder abuse, or abuse to people with disabilities). Services are available to you and your household members, including dependent children up to age 26, whether they live at home or not. Information is believed to be accurate as of the production date; however, it is subject to change. For more information about Aetna plans, refer to [www.aetna.com](http://www.aetna.com).



## Your Online Will Aetna Resources For Living<sup>SM</sup>



### Our Online Will service will help you protect your family and your assets.

Create your own will online for free by using your legal and financial benefit. The Online Will program enables you to select from several will formats and choose the one that applies to your personal situation and needs. Wills are state-specific. Online Will preparation is private and secure.

### Do you need a will?

If you want to determine who receives your property and assets, and who takes care of your minor children, then you need a will. The resources are at your fingertips. You can:

- Choose the will format that best suits your needs and wishes.
- Build your own will.
- Download and print your will.
- Follow complete instructions on proper signing and witnessing to ensure validity.
- Note that your Online Will is fully guaranteed valid in 49 States (the one exception is Louisiana).

### How to complete an Online Will:

1. Login to the website.
2. From the main menu, select “My Benefits.” Click “Legal & Financial Services” in the drop down menu.
3. Select “Legal Tools” and register by creating a username and password (this will be unique to you and not accessible to anyone else). Do not enter your company username and password in this section.
4. Under the “Wills” heading, select the appropriate format (there are six variations of wills and three additional legal planning documents available).
5. Complete the questionnaire and click on “Submit.”
6. Under the “My Documents” header, click on view, print, and other instructions to continue the process. This will allow you to view your will and will give you instructions for making the document legal in your state.
7. Other documents are available and can be found under the header “Other Related Documents.”

*\*It is suggested that you consider consulting with an attorney to be sure that you have taken the proper steps as it relates to your specific estate and personal needs.*

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## Stress, anxiety and panic — some things to consider

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As we all know, life can be stressful. When we feel stressed, we may have trouble sleeping, be in a bad mood or have other uncomfortable feelings. Within a few days, we get through the tough time and feel like ourselves again.

Anxiety, though, doesn't go away in a week or two. Some of the following experiences may last for quite some time.

- Feeling "keyed-up" or on edge, as if you must move constantly or can't stop the motor inside
- Worrying about things you can't control
- Feeling tired or irritable or having trouble staying focused
- Aches and pains; especially in the neck, shoulder or jaw — you may also have frequent upset stomachs or diarrhea
- Problems falling asleep or waking up a lot during the night, or, you wake up feeling anxious or worried

Another form of anxiety is panic attacks, which may come on suddenly. Someone having a panic attack may experience fear along with sweating, shaking, choking sensations, pain or tightness in the chest, nausea, dizziness or confusion. Some people say they feel like something really bad is going to happen — as if they will have a heart attack or die. Panic attacks are not uncommon. Many people have just one attack and never have another. However, the problem can get worse. Some people may begin to worry that these same feelings will return and they may start avoiding people, places, or things they connect with this feeling. *(Note: The signs of a panic attack may be like the warning signs of a heart attack. Call your doctor or*

*go to the nearest emergency room if you have any question about what you are experiencing.)*

While a panic attack is intense and reaches its peak in about 10 minutes, anxiety is an ongoing experience of being nervous and worried. Here are some things you can do to reduce your feelings of anxiety or experience of panic.

- Cut down and try to stop all use of stimulants such as caffeine, nicotine, guarana, ephedrine, energy drinks, and any dietary aid that includes a stimulant.
- Do one or more of the following to help you get a restful night's sleep:
  - Keep the room dark and cool
  - Have a light snack before bed (warm milk can help)
  - Keep to a nightly bedtime routine
  - Don't exercise or do anything that raises your body temperature right before bed
  - A warm bath may be helpful, but not a hot bath
  - Exercise regularly — 30 minutes of exercise such as walking 5 days a week can help lower stress and lessen symptoms
- Write down your symptoms noting the day, time and what was happening when you felt this way. You may find that this helps you to learn what adds to your stress. You can then find ways to get rid of or reduce these triggers.
- Finally, talk with your doctor or give us a call for help in coping with ongoing stressors.

Stress and anxiety can make life very difficult. Remember, confidential services are available 24 hours a day, 7 days a week.



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