

CONFIDENT™ Life & Disability plans include features you'd never expect!



TravelConnect SM

As a value-added benefit on CONFIDENT Life Insurance plans, the *TravelConnect* program offers a wealth of travel, medical and safety-related services for employees and their family members. Whether traveling for business or leisure, any time a covered individual is over 100 miles from home, *TravelConnect* services are available 24 hours a day, seven days a week.

Whether it's as simple as getting the weather forecast for a travel destination or as complex as an emergency evacuation from halfway across the world, *TravelConnect* services are just a toll-free phone call away.



EmployeeConnect SM

When life's problems seem like they're too much to handle, sometimes you just don't know where to start. No matter what the issue, *EmployeeConnect* services are available to employees with Long-Term Disability coverage and members of their immediate families, 24 hours a day, seven days a week with confidential support, guidance and resources.

This valuable service offers telephone and Web access at all times. In-person sessions are available for short-term problem resolution. Legal counsel is available as well as a 25% discount for services resulting from an attorney referral.



BeneficiaryConnect SM

CONFIDENT Life includes assistance to help beneficiaries cope with the loss of a family member. This service includes:

- * Unlimited phone contact with grief counselors and legal advisors.
- * Up to six sessions or equivalent professional time for grief and/or legal consultation.
- * Memorial planning assistance.
- * Child and elder care referrals.
- * Other support services including financial counselling and moving/relocation services.



Telephonic One Call Claims

CONFIDENT offers One Call Claims submission allowing employees to submit a Short-Term Disability (STD) claim over the phone in a matter of minutes.

An LFG benefit specialist will process the employee's claim and if necessary, contact his or her employer and/or physician. Once all information is received, a claim decision will be made. If the employee's claim is approved, benefits will be paid as outlined in the employer's company policy. We make it simple to file Short-Term Disability claims with less paperwork in less time.