

## Resource Advisor

# The help you need – when you need it most



Imagine having a counselor, a lawyer and a financial consultant on call whenever you need them. Actually, you don't have to imagine it because with Resource Advisor, you already do. And, it's included with your Anthem Blue Cross Life and Health Insurance Company group life and/or disability plan at no extra cost.

Best of all, with Resource Advisor, you get resources you can use right away and when you have a claim.

### Counseling

You and your family can call the Resource Advisor toll-free number to speak to a counselor at any time, day or night. And they can set up face-to-face or online counseling with a local licensed professional, such as a psychologist or social worker. You and your family members can get up to three counseling sessions, face-to-face or online using LiveHealth Online, for each concern, like job stress or family issues.

### Legal

Contacting a lawyer can be intimidating. Resource Advisor helps take the intimidation factor out of it. With a call to the toll-free number, you can get a consultation with an attorney at no charge. If you want to meet with an attorney in person, the legal consultant can set up an appointment. And you can even get a discount on the visit.

Everyone needs a will but many people skip this important task because they don't have access to information they need. But Resource Advisor can help. Log onto the Resource Advisor website and access an interactive tool that guides you through questions and answers about your situation and then creates a will just for you.

Resource Advisor also has an online library of over 100 legal forms to help in situations like creating a power of attorney or a bill of sale.

### Financial planning

You can also count on help managing your personal finances. Call Resource Advisor to set up one-on-one financial counseling with a certified professional financial planner. They can help with issues like planning for retirement, saving for a child's education and more. You can get help for each concern.

**Get 24/7 support, advice and resources.**

Call Resource Advisor toll free at 1-888-209-7840 and ask for Resource Advisor or go to [www.ResourceAdvisorCA.anthem.com](http://www.ResourceAdvisorCA.anthem.com). Then, log in with the program name: ResourceAdvisor.

## Identity theft victim recovery services

If your identity is stolen, it can take months to sort everything out. You don't have to go through it alone. Resource Advisor is here to help with just a phone call. You can count on a fraud resolution specialist who will be your personal advocate for one year. The specialist will work with creditors, collection agencies, collection law firms and credit reporting agencies — even for medical identity theft. Identity fraud and recovery services are unlimited. So no matter how many times your ID is compromised, you can get credit report reviews and place fraud alerts on credit reports and with creditors. And, you can sign up for ID monitoring even if you haven't had your identity stolen.

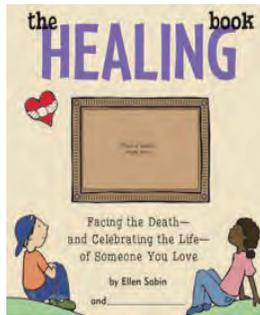
## Online tools to help with life's issues

The Resource Advisor website has resources to help with different parts of life, such as parenting, aging, work/life balance, healthy living, working and more. There's even information about planning a funeral, coping with grief and loss, child care and more.

## Beneficiary support services

Losing a loved one can be overwhelming. With Beneficiary Companion,\* beneficiaries of your group life coverage will have the help they need to settle the estate. With one phone call to Beneficiary Companion, they'll get help finding accounts and closing them, letting creditors and government agencies know, and even getting copies of the death certificate. Beneficiaries will be able to get counseling, legal consultation and financial counseling for six months.

Beneficiaries can also order copies of *The Healing Book: Facing the Death — and Celebrating the Life — of Someone You Love* for children affected by a loss at no extra charge from the Resource Advisor website. This book encourages children to ask questions, express their feelings and share memories of their loved one.



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Then, log in with the program name: ResourceAdvisor.

Note about eligibility: This program is for employees. All benefits end at retirement.  
\*Beneficiary Companion services are provided by Europ Assistance USA.

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## Travel assistance services

# No matter where you are, help is with you



When getting ready to travel, most people remember to pack comfy shoes for all the walking they plan to do, a sweater in case it gets chilly and a guide book to find the tourist spots. But what do you do when an unexpected medical emergency happens? No worries. That's already "packed" into your group term life insurance.

We've teamed up with Europe Assistance USA (EA) to help provide a safety net if you or your dependents have an emergency away from home.\* Through our travel assistance services, you'll have peace of mind knowing you'll be able to get help if you need it while traveling more than 100 miles from home for 90 days or less (unless you're a full-time student). And since it's already part of your group term life insurance, one phone call can help with your travel needs!

### 24/7 help is just a phone call away

Travel assistance is available 24 hours a day through the Europe Assistance USA Coordination Center, which can offer help in many languages.

With travel assistance, you'll have access to:

- **Emergency medical help**, such as finding doctors, dentists and health care facilities or getting and paying for medical evacuation. **All services and transportation must be arranged in advance by EA.**
- **Travel services**, including getting and sending emergency messages, as well as emergency cash advances.
- **Pre-departure information**, such as immunization (shots) and passport needs, and travel alerts.

### How does Europe Assistance USA travel assistance work?

If you have a life-threatening emergency while traveling, call the local emergency authorities to get help right away. Then, as soon as possible, contact EA for help. Call the number on your wallet card with any health, personal or travel needs. EA will take it from there and closely monitor things to see you get the care you need.

Keep in mind that all services must be coordinated and arranged by EA to be covered.

### Some things to remember ...

You can get travel assistance when you're more than 100 miles away from home for 90 days or less. **All services, including medical transport, must be arranged in advance by Europe Assistance USA.** And you may have to pay fees for certain other services EA provides, such as cash advances.



## Here are just some of the things you can count on EA to help you with when you're traveling:

- **Medical referrals and case reviews:** Get help finding doctors, dentists and health care facilities. Professional case managers, including doctors and nurses, will help make sure you get the right care or decide if you need to be moved. Your medical coverage may cover you overseas, but you may have to find a way to pay for medical services you get. In most cases, EA can provide the necessary payment guarantee, saving you from having to come up with cash to pay out of pocket, but you must provide a repayment guarantee.
- **Medical evacuation/return home:** If a doctor chosen by EA decides you should be taken to a different health care facility or go back home for treatment, EA will arrange that. EA will also pay for it, up to the program limit of \$1 million for each medical incident (all services combined).
- **Traveling companion assistance:** If someone traveling with you can't continue to do that because of your medical emergency, EA will arrange to get him or her home. EA will also pay up to \$5,000 for the most direct route home on economy class airfare.
- **Help with dependent children:** If your dependent under the age of 26 is left alone because you're in the hospital, EA will set up and pay for transportation home by the most direct route on economy class airfare, up to \$5,000. EA will also get and pay for a qualified escort, if needed.
- **Visit by family member/friend:** If you're alone and will be in the hospital seven days in a row, EA will arrange and pay up to \$5,000 to get one member of your immediate family, or one friend, from his or her home to the hospital. EA will also pay up to \$150 each day for meals and a place to stay for that person for up to five days.
- **Bringing your remains home if you pass away,** up to \$10,000.
- **Returning your personal vehicle in an emergency.**
- **Returning your pet in an emergency.** If you're traveling with your pet and it's left alone because you're in the hospital or pass away, EA will arrange and pay for your pet's return home.
- **Replacing medicine and eyeglasses, and finding lost items.** (You must pay the full cost.)
- **Emergency messages:** Give messages to and get them from friends, family members and people you work with.
- **Emergency travel arrangements, cash and legal help/bail:** EA will advance up to \$5,000 in an emergency, as long as you provide a guarantee of payment and pay any transfer or delivery fees. Legal help and bail require you to provide a guarantee of payment for the bail bond fees and pay the attorney fees. For emergency travel arrangements, you will have to provide a payment/credit card guarantee for all tickets, hotel and rentals.
- **Interpretation/translations:** EA will help by phone in all major languages or refer you to a service that interprets and translates documents in writing.
- **Help finding lost luggage, documents and personal items.**
- **Help before you travel:** Find out about things like:
  - Visa requirements
  - Passports and immunization (shots) requirements
  - Cultural information
  - Weather conditions
  - Finding an embassy or consulate
  - Foreign exchange rates
  - Travel advisories (warnings)

✂ Cut out this wallet card and keep it with you when you travel.

### Travel Assistance

Provided by Europe Assistance USA for Anthem Blue Cross

For travel emergency assistance services, call the appropriate number below, depending on your location:

**US. and Canada:** 1-866-295-4890  
**Other locations (call collect):** 1-202-296-7482

For more details, go to [anthem.com/ca](http://anthem.com/ca).

*Valid only for eligible members.*

Retirees are not eligible for travel assistance services.

### Want to know more?

With our travel assistance services, you and your family will always have a special travel buddy with you when you need one. Find out more about travel assistance services at [anthem.com/ca](http://anthem.com/ca).

\*Exclusions and limitations apply. You must call Europe Assistance USA first for services to be covered. You must guarantee funds up front. See travel assistance brochure for full terms and conditions. Europe Assistance USA must make or approve all transport-related services in order for them to be eligible. You must reimburse Europe Assistance USA for certain expenses. Europe Assistance USA is not affiliated with Anthem Blue Cross, and the services provided through the travel assistance program are provided by Europe Assistance USA and are not part of the insurance coverage provided by Anthem Blue Cross. In all cases, the medical professional, medical facility and/or attorney suggested by Europe Assistance USA or providing direct services to the eligible member are not employees or agents of Europe Assistance USA or Anthem Blue Cross, and the final selection of the medical professional or facility or legal counsel is your choice alone. Europe Assistance USA or Anthem Blue Cross assume no responsibility for any medical advice or legal counsel given by the medical professional and/or attorney, nor shall Europe Assistance USA be liable for the negligence or other wrongful acts or omission of any of the health and/or legal care professionals providing direct services. The covered member shall not have any recourse against Europe Assistance USA or Anthem Blue Cross by reason of its suggestion of or contract with a medical professional and/or attorney.

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