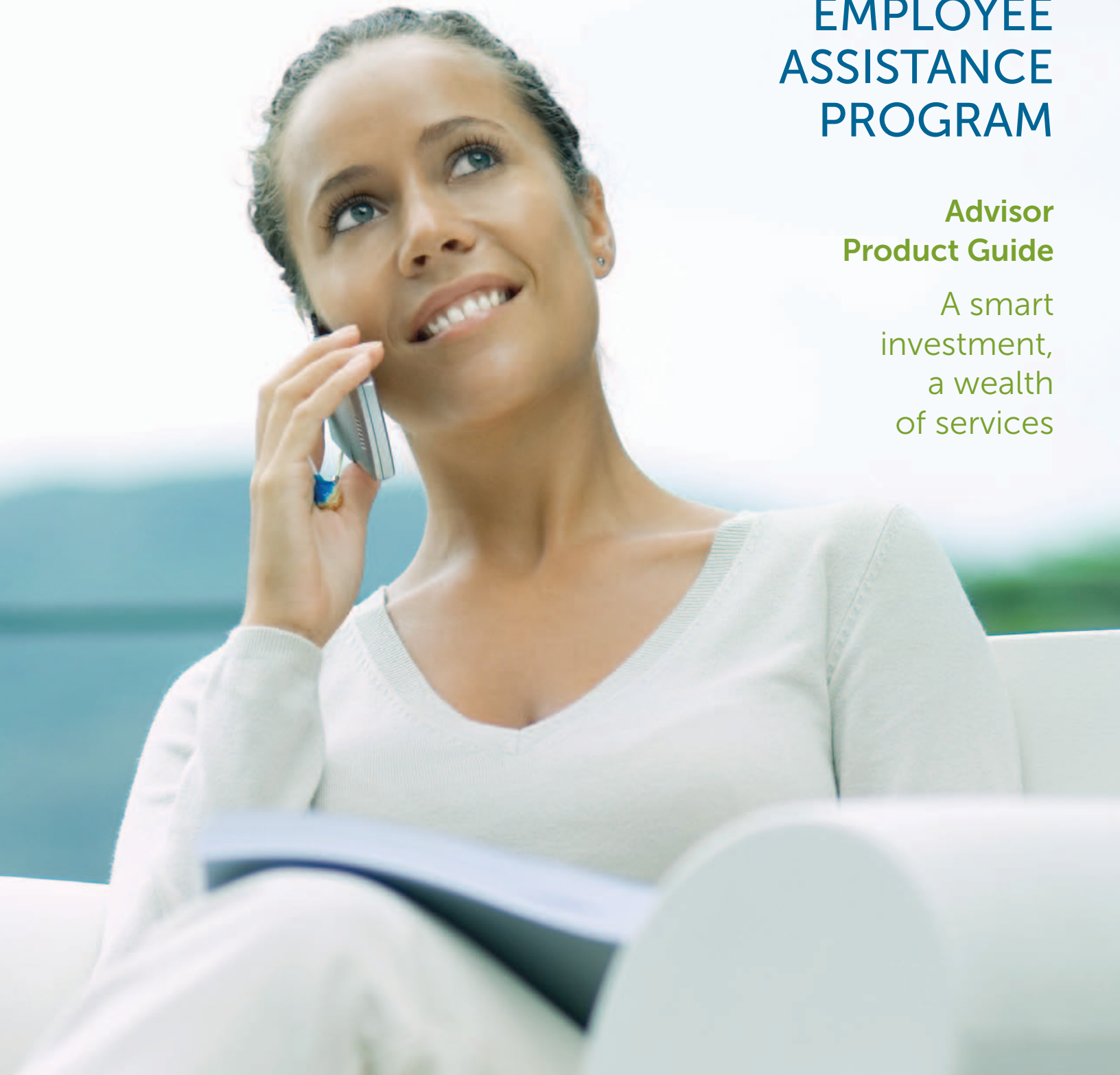


ASSISTNOW[®]

EMPLOYEE ASSISTANCE PROGRAM

Advisor Product Guide

A smart
investment,
a wealth
of services





ASSISTNOW EAP: BROUGHT TO YOU IN COLLABORATION WITH ASPIRIA

Empire Life is delighted to bring you AssistNow® in collaboration with Aspira Corporation ("Aspira"). Founded in 2003, Aspira has taken over 30 years of industry best practices and created an all-new service dedicated to helping Canadian businesses excel through the power of their people.

We chose Aspira for their:

- intense commitment to customer service and quality
- innovative spirit
- depth and breadth of experience—across all industries—in the assessment and treatment of people with addictions, mental health issues, and disabilities
- focus on small business and a personal touch, similar to our own
- reputation for transparency

And thanks to their powerful EAP management software and proprietary systems, Aspira has been able to keep costs down, enabling AssistNow to be offered at a highly affordable price.



ASSISTNOW EAP

A smart investment, a wealth of services

Going to work can sometimes be a great way to avoid thinking about a personal problem. But more often than not, trouble at home spills over into the workplace. One person's pain can affect the entire business—creating lost productivity, increased conflict and absenteeism.

AssistNow can help employees and their dependants resolve issues early, so they don't grow into bigger problems that can be more difficult to deal with. It offers:

- Confidential counselling so people can get the help they need, when they need it.
- A wide range of wellness services to help employees manage their home life, health and wellbeing—so they can focus on their work while at work.
- A management consultation service to help leaders deal effectively with challenging employer-employee issues.
- A crisis response service to provide peace of mind to leaders, knowing that, in the unlikely event of a critical incident, expert support and crisis management is only a phone call away.

This document describes the features of AssistNow in detail, and includes:

- Services at a Glance
- Optional Services
- Billing
- Helping customers promote AssistNow



ASSISTNOW SERVICES AT A GLANCE

The following program features are included in AssistNow:

A 24/7, confidential, multilingual, toll-free, clinical response centre that can be accessed from anywhere in North America and that:

- provides crisis assistance
- coordinates counselling appointments
- provides information regarding the EAP to eligible employees and dependants

In-person or telephonic short-term counselling and consultation with a professional counsellor, to address issues such as:

- Addictions	- Harassment
- Anxiety	- Legal issues
- Bereavement/grief	- Marital issues
- Career issues	- Medical health and resource referral
- Child abuse	- Mental health problems
- Crisis	- Nutrition
- Depression	- Personal/emotional challenges
- Domestic violence	- Stress
- Family and/or relationship problems	- Work & family life imbalance
- Family care: child, teenage, elder	- Workplace conflict
- Financial issues	

LifeCoaching Wellness Service that helps employees to discover what they want in life and then unlock their potential to achieve it. LifeCoaching provides a series of telephonic sessions with a certified coach. Employees can evaluate their life, engage in conversations that can help them generate answers, and create new possibilities.

Management Consultation Service that provides confidential advice and guidance to company managers, to address challenging employer-employee issues. Consultation can cover a range of issues including:

- Disgruntled employees	- Performance management
- Harassment	- Substance abuse
- Inappropriate or abusive behaviour	- Trauma
- Mental illness	- Violence
- Office gossip	- Workplace conflict
- Organizational change	- Workplace hygiene

Monitored Referral Program (MRP) that can be used by the employer when they have directed a troubled employee to the EAP and wish to monitor the employee's motivation and counselling progress. Information regarding the employee's compliance and attendance in EAP and subsequent treatment is reported to the employer, with the employee's consent. No clinical content is reported to the employer.

Smoking Cessation Treatment that supports motivated employees through a structured program with:

- an initial assessment, 4 treatment sessions, 1 follow-up session.
- the same certified smoking cessation therapist throughout the course of the program.
- 50 minute treatment sessions, spaced apart approximately 1-2 weeks.
- goal setting, homework, and reading assignments.

Trauma Response Service that provides emergency response in the event of a traumatic event related to the company. Services include:

- 24/7, 365-day access to Aspiria's clinical response centre and to Aspiria's Clinical Director, for trauma consultation and development of a response plan.
- critical incident defusing/debriefing at the worksite by Trauma Specialist Team.
- debriefing session for affected employees and family members, to help normalize reactions and minimize post-traumatic stress, if required.
- individual counselling for employees who require additional support.

WorkLife and Wellness Web Portal that offers a Health Risk Assessment (HRA) and other self-administered tools and calculators. A comprehensive work-life consultation and referral program lets employees connect with consultants online 24/7 to receive advice, educational materials, and referrals. The portal also includes service provider locators, online articles, training, and other resources related to family & caregiving; emotional wellbeing; health & wellness—and more.

Customer Reporting that helps establish the value and return on investment of the EAP. Employers with 50 employees or less will receive an annual Impact Report measuring utilization, effectiveness, and outcomes of the AssistNow block. Employers with more than 50 employees will receive an annual individualized report. Confidentiality and anonymity are strictly enforced to protect the privacy of employees who use the service.



OPTIONAL EAP SERVICES

The following optional program features are available on a fee-for-service basis. Contact your Empire Life Account Executive for details.

Wellness Workshops

Aspiria offers more than 25 titles to choose from. Content can be delivered in a one-hour lunch and learn format, or in a more in-depth seminar or workshop. The following are just a few examples of topics offered:

- Managing Change in the Workplace
- Teams: None of Us is as Smart as All of Us
- Communication: Do's & Don'ts
- Dealing with Difficult People
- Balancing Work & Family
- Grief: It Happens to Us All
- Consent for Care: Living Wills & Other Advance Directives
- Depression: Signs, Symptoms & Treatment
- Effective Parenting
- Stress Management in your Everyday Life
- Anger Management

Financial Education

Aspiria can provide a variety of financial education workshops, covering the needs of people at all ages and stages:

- The Career Stages Program provides half-day workshops organized around the needs and financial challenges that people typically face at each stage of their career.
- The Customized Seminar Program is useful when circumstances in your client's business arise where only a specialized approach will do.
- The Lunch and Learn Program offers over 20 interesting topics, all formatted to fit within a lunch hour. Popular sessions include Identity Theft, Investment Planning, and Tax Planning.
- Selected education modules are available online.

Manager and Employee Training

Designed to address issues affecting organizational productivity, the Manager and Employee Training program delivers in-depth workshops on issues such as stress, substance abuse, workplace violence, and harassment.

Professional Services

Designed to address issues affecting individual and team performance, Professional Services provides executive coaching, team leadership coaching, outplacement services, and mediation.

Enhanced Wellness Portal

The enhanced wellness portal offers an enriched wellness experience with a greater number of tools and a comprehensive health encyclopedia. For employers who are committed to promoting employee health and wellbeing, this visually appealing and easy-to-navigate site is a real plus.



BILLING

Your clients will receive an invoice for EAP services directly from Aspira.

Companies will be billed monthly. Fluctuations in the number of employees is accounted for in the next billing period.

Clients can pay by cheque or electronic transfer.

PROMOTING ASSISTNOW

We've developed a range of materials to help you promote AssistNow to your clients.

You can download the following items from our secure Group Advisor website:

- Sales sheet
- Elevator speech (short speaking points to help you make the pitch)

We recommend that companies promote AssistNow throughout the year, so that employees know they can get reliable help, when they need it. We've created materials to help your clients promote AssistNow to their employees:

- A letter to customize and send to all employees
- A three in one combination wallet card, postcard and fridge magnet
- Posters to display in the workplace

The Empire Life Insurance Company (Empire Life) offers competitive individual and group life and health insurance, investment and retirement products to help you build wealth and protect your financial security.

Empire Life is among the top 10 life insurance companies in Canada¹ and is rated A (Excellent) by A.M. Best Company². Our vision is to be the leading, independently-owned, Canadian financial services company committed to simplicity, being easy to do business with and having a personal touch.

¹ Source: *The Globe and Mail Report on Business Magazine*, July 2013, based on revenue

² As at June 28, 2013

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