

<p>Hartford</p> <ul style="list-style-type: none"> • Employees Suffering from Alcohol Abuse Disorder can claim disability under either STD or LTD if they qualify as “disabled” by a Doctor. • There is a 24-month limitation for LTD claims due to Substance Abuse/Mental unless the emp is hospitalized. • Hartford includes EAP with their DI titled “Ability Assist” • “Ability Assist” Includes Three face-to-face counseling services per occurrence per year for: <ul style="list-style-type: none"> ○ Substance abuse ○ Other situations: Job pressure, Work/school disagreements, Stress, anxiety & depression, relationship conflicts, and Child/elder care 	<p>UNUM</p> <ul style="list-style-type: none"> • UNUM can cover substance abuse as an STD or LTD, their LTD plans have a Mental/Nervous limitation of 24 months. • UNUM also includes an EAP with their disability services in which employees and families are offered counseling for the following issues: <ul style="list-style-type: none"> ○ Addiction, eating disorders & mental issues ○ Other situations: Stress, anxiety, & depression, relationship issues, job stress/work conflicts, Parenting/family issues and anger, grief & loss • UNUM’s EAP vendor (Health Advocate) also offers training and seminars for managers to help teach them how to identify and deal with employees struggling with addiction.
<p>Sun Life</p> <ul style="list-style-type: none"> • Treated as an STD or an LTD, under long term there is a limitation of 24 months. • Employees can be receiving either inpatient or outpatient, as long as they can prove they meet the definition of disabled. • Sunlife has an EAP that includes confidential virtual counseling staffed by “Guidance Consultants” – trained masters & doctoral level clinicians who will listen to concerns and refer in-person counseling for: <ul style="list-style-type: none"> ○ Substance abuse ○ Other situations: Stress, anxiety, depression, relationship conflicts, grief & loss, job pressures 	<p>Equitable</p> <ul style="list-style-type: none"> • Alcohol Abuse disorder can be claimed as either an STD or LTD. • Employees out on long-term disability for a mental/substance abuse claim have a maximum duration of 24 months. • Equitable’s EAP as a part of their disability which could include services for Alcohol Abuse Issues: <ul style="list-style-type: none"> ○ Confidential emotional support ○ Online support ○ Phone/live support
<p>Lincoln Financial</p> <ul style="list-style-type: none"> • Lincoln treats substance abuse as an STD or LTD, however, Lincoln typically includes a limitation of 24-month duration for substance abuse on their LTD plan. <ul style="list-style-type: none"> ○ It is possible for the 24-month limitation to be increased depending on extraneous circumstances. • The substance abuse exclusion is per claim, not per lifetime basis. • LFG’s EAP, titled “Employee Connect”, includes up to 5 in-person visits with a counselor per issue/year. • Employee Connect also offers additional online resources for addiction on the website GuidanceResources.com. 	<p>Principal</p> <ul style="list-style-type: none"> • Alcohol/drug abuse can be covered by Principle as either STD or LTD, but LTD would have a 24-month limitation. • A CI claim for an illness directly caused by drinking would generally be denied, but it is occasionally possible to request that this be removed. <ul style="list-style-type: none"> ○ Principal offers three levels of their EAP benefit with their disability plans, the base level, Core, is automatically included with STD & LTD and can help employees manage alcohol & drug issues, stress, relationship trouble, grief/loss, depression, and balancing work & Life.
<p>The Standard</p> <ul style="list-style-type: none"> • Standard’s STD or LTD can cover alcohol abuse. • Most LTD contracts include a 24-month limitation for substance abuse; however, each claim is claimant specific. • Standard’s Disability coverage also includes an EAP for no extra charge. • Standard’s EAP services can help with: <ul style="list-style-type: none"> ○ Alcohol & Drug abuse ○ Other situations: Life improvement, Relationship troubles, Stress/anxiety, Depression, and Emotional health. 	

All claims are subject to each individual carrier’s contract policy definitions.

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