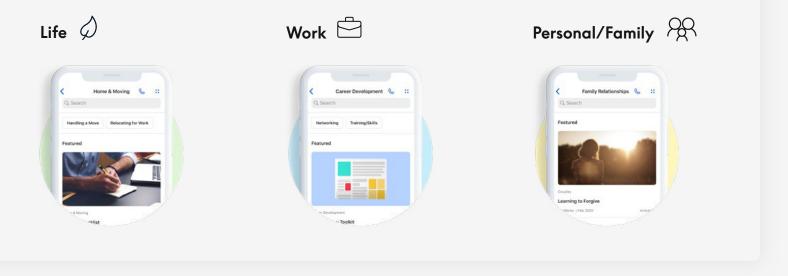


How to use the Employee Assistance Program

The Employee Assistance Program (EAP) is a confidential service provided by your employer that offers help with personal and work-related issues.

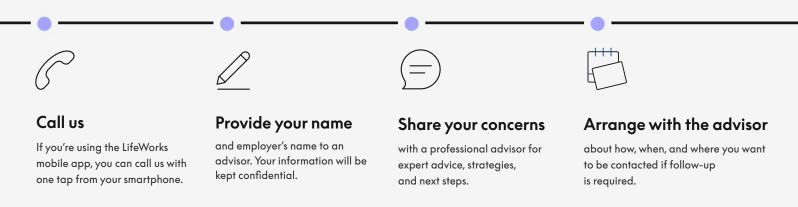
Professionally trained advisors are available to help with family problems, marital concerns, financial and legal matters, stress, depression, and other issues affecting your personal or work life.

The EAP is free and confidential. Advisors are available to help 24 hours a day, 7 days a week, 365 days a year. Below is information on how the EAP can help and how it works.



The EAP encourages employees and those close to them to seek help early, before a minor problem becomes more serious. The EAP is designed to address short-term issues and to identify resources and referrals for emergency and long-term issues. When in doubt, contact the EAP for help or support.

Call your EAP toll-free, any time, 24/7, 365 days a year: 1-877-916-9116

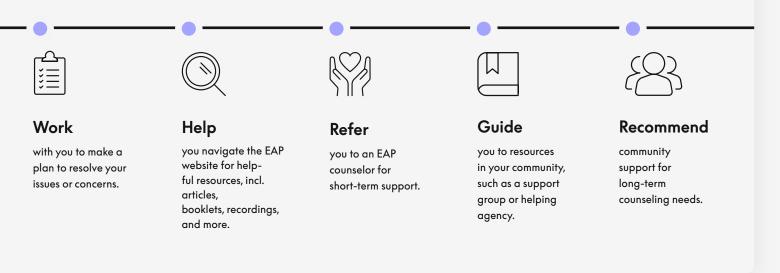


Your advisor will ask for your employer's name (or other sponsoring organization's name) so we can confirm the type of service available to you, along with other important health insurance and benefits information.



An advisor will discuss your needs and concerns with you, listen, and assess the situation.

Depending on your situation, the EAP advisor may:



The EAP is free

The EAP is a service provided by your employer at no cost to you. That means that you pay nothing to use it. However, if you accept a referral to services outside the EAP, you will be responsible for costs that may be associated with resources external to the EAP. For example, if the EAP advisor refers you to an outside attorney for a legal matter, you would be expected to cover those costs. If the EAP advisor refers you to a counselor for ongoing (long-term) counseling and the referral is through your medical benefits, co-pays or deductibles may apply; if the referral is not covered by your medical benefits, you would be expected so counselor. The EAP advisor will work with you to find the most appropriate and cost-effective help to address your needs.

Getting started with LifeWorks is easy!

You can access LifeWorks by creating an account using the following one-time sign up credentials:

- 1. Go to login.lifeworks.com or download the app
- 2. Click "Sign Up"
- 3. Your Invitation Code is MB1-OpenCircle Member ID (ex: MB1-001234567)
- 4. Your Unique Code is Your birthday in MM/DD/00 (use zeros for year) ex: June 8 is 06/08/00 (include slashes)