



# Enhanced Product Services

## Benefits for Before and After the Claim

Whether it's helping to make sensitive life decisions or providing the necessary security while away from home, our enhanced product services are there—before and after the claim.

Blue Cross and Blue Shield of Texas offers a range of enhanced product services that are available with our group insurance products. These services are designed to make a real difference to organizations, employees and their families.

### Disability Resource Services™

#### (Standard for all LTD groups with 10 or more lives)

All employees with long-term disability coverage have easy and convenient ways to obtain legal, financial and emotional assistance related to a disability through Disability Resource Services. The program provides:

- Three face-to-face professional counseling sessions per year to address appropriate behavioral health issues.
- Unlimited telephone counseling with master's degree level counselors available 24 hours a day, 7 days a week to provide callers with assessments, counseling and referrals.
- Support to address alcohol and drug abuse issues, depression, grief, job pressures, stress and anxiety.
- GuidanceResources® Online<sup>1</sup>, a secure password-protected interactive website provided by ComPsych® Corporation that provides easy and convenient assistance to long-term disability insured employees—free of charge. The site features a comprehensive information center with provider directories, checklists and interactive tools on health, work, family and life issues.

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### Our enhanced product services provide:

- A wide range of assistance, from legal, grief and financial counseling services to online funeral planning, online will preparation and travel assistance services
  - A cost-effective way to enhance benefits programs, retain valuable employees and attract top talent
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### Beneficiary Resource Services™

#### (Standard for all life groups with 51 or more lives)

We understand the unique issues that often result from a terminal illness or the loss of a loved one. Beneficiary Resource Services helps beneficiaries and their families cope in a program that combines legal, grief and financial counseling services, as well as online funeral planning. Provided by Morneau Shepell<sup>3</sup>, the program includes a network of counselors and advisors who provide unlimited phone contact and up to five face-to-face counseling sessions, as well as referral and support services.

The program helps people:

- Manage any legal issues that may result after the loss of a loved one
- Provide information for those planning or pre-planning a funeral
- Cope with and recover from the emotional impact of the loss of a loved one
- Effectively deal with the financial consequences
- Complete legal forms and prepare a will online



### Travel Resource Services™

#### (Standard for all life groups with 51 or more lives)

We help insured employees and their families deal with unexpected emergencies that take place while traveling. Blue Cross and Blue Shield of Texas has teamed up with Generali Global Assistance, Inc. (GGA)<sup>3</sup> to offer employees 24-hour services that can help an employee access emergency assistance when traveling 100 or more miles from home, including: medical monitoring, medical evaluation, traveling companion assistance, dependent children assistance and visits by family members or friends.

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**For complete information regarding these services, call your sales representative.**

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<sup>1</sup>GuidanceResources® Online is offered and administered by ComPsych® Corporation. ComPsych® Corporation is an independent organization that does not provide Blue Cross and Blue Shield of Texas or Dearborn Life Insurance Company products or services.

<sup>2</sup>Beneficiary Resource Services is provided by Morneau Shepell. Morneau Shepell is an independent organization that does not provide Blue Cross and Blue Shield of Texas (BCBSTX) or Dearborn Life Insurance Company products or services. Legal services will not be provided for court proceedings or for the preparation of briefs for legal appearances or actions or for any action against any party providing Beneficiary Resource Services. Legal services provided under Beneficiary Resource Services are not intended for adversarial matters. Neither Morneau Shepell, BCBSTX nor Dearborn Life Insurance Company are responsible or liable for care or advice rendered by any referral resources. May include face-to-face sessions, over-the-phone sessions or time taken for research or document preparation.

<sup>3</sup>Travel Resource Services is administered by Generali Global Assistance, Inc. (GGA). GGA is an independent organization that does not provide Blue Cross and Blue Shield of Texas or Dearborn Life Insurance Company products or services.

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For illustrative purposes only. May not be available in all jurisdictions. Coverage may be subject to limitations, exclusions and other coverage conditions contained in the issued policy. Please consult the policy for the actual terms of coverage.

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