

Employee Assistance Program (EAP)

And Claimant Assist: Special Help for Disability Claimants and Life Insurance Beneficiaries

Tackle Absenteeism, Presenteeism, Tardiness and Low Motivation with Our FREE EAP

When you choose NIS for your Life and/or Disability Insurance, you are eligible to receive our FREE EAP and Claimant Assist. Your covered employees, disability claimants and Life Insurance beneficiaries can receive no-cost, confidential help for a wide variety of needs and concerns.

- Depression
- Stress Management
- Anxiety
- Marital Difficulties
- Relationship Problems
- Family Conflict
- Alcohol or Drug Addictions
- Financial or Legal Concerns
- Parenting Concerns
- Problem Gambling
- Eating Disorders
- Child and Elder Care

How the EAP Works

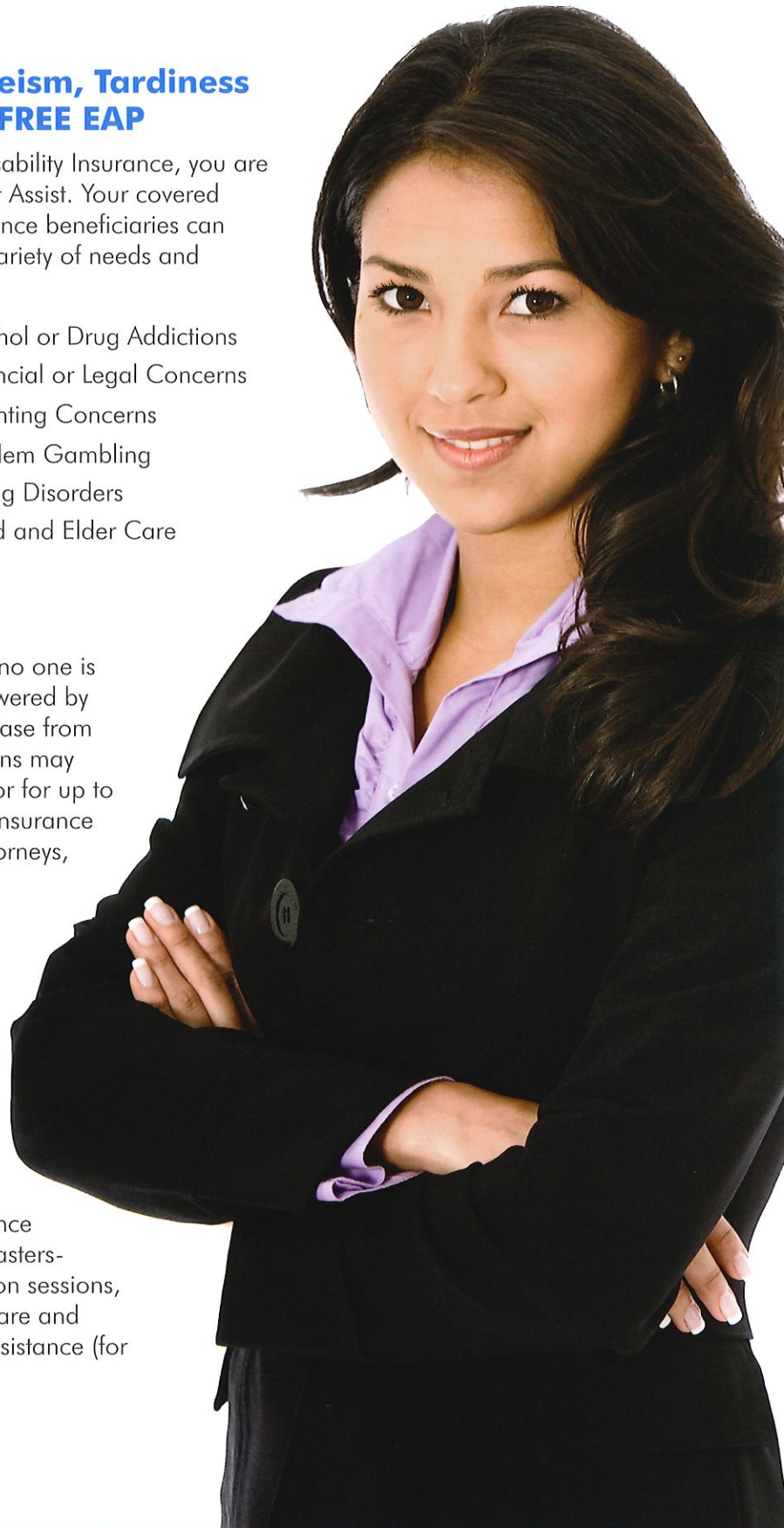
The EAP telephone lines are available 24/7 - no one is sent to an automated system. Each call is answered by a masters-level clinician who manages each case from beginning to end, including follow-up. Solutions may include meeting with a mental health counselor for up to three face-to-face visits, negotiating Medical Insurance benefits, referrals to community resources, attorneys, childcare, eldercare or financial services.

79% of callers indicated that their work performance had improved as a result of contacting the EAP¹.

Claimant Assist

At no charge to NIS customers, this program offers guidance and counseling services to Long-Term Disability claimants, their immediate family members and/or Life Insurance beneficiaries. Participants receive access to masters-degreed counselors 24/7, up to three in-person sessions, legal assistance, financial consultation, childcare and eldercare referrals, and memorial planning assistance (for Life Insurance beneficiaries).

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Your EAP Service Provider

Bensinger, DuPont & Associates (BDA) was founded in 1982 to provide Drug-Free Workplace consultation and policy development. BDA began providing EAP services in 1986. Today, BDA is ranked as the 8th largest EAP provider based on the number of covered employees² and is dedicated to promoting healthy outcomes for the workplace, employees, individuals and their families.

What Customers Say about the EAP

"Because of your services we were able to retain a good loyal employee. Through your mandatory referral service we were able to get this employee the help he needed to improve his relations with other co-workers and thus keep his job."

~ Employee Benefits Manager, Customer since March 1996

"The employees and counselors at BDA are very professional and very responsive in some difficult and quick turnaround circumstances. The counselors are very understanding and they are a joy to work with."

~ HR Manager, Customer since January 2003

"We have only been with BDA a short time, but the help that we have received in setting up the system, billing, etc. was outstanding. It was almost seamless. Thank you for all that you do and the care that you provide."

~ Compensation & Benefits Manager, Customer since November 2006

Offered by:

NATIONAL  **INSURANCE**
S E R V I C E S

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Offices Nationwide

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Administered by:



BENSINGER

D U P O N T

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1. Source: 2008 BDA statistics
2. Business Insurance, January 2009