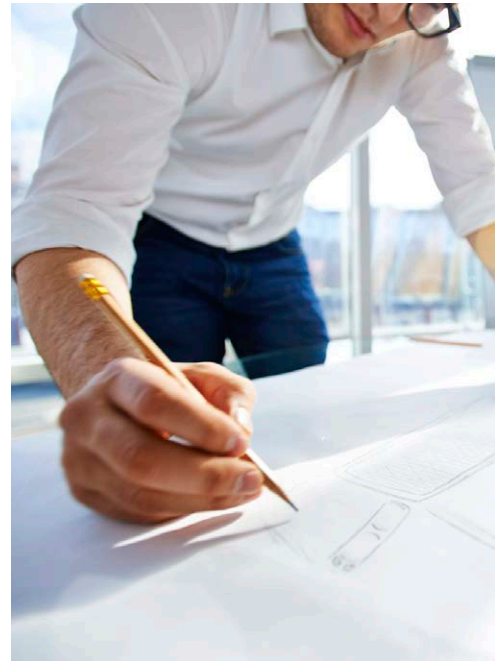


LifeCare Custom Solutions

Learn how LifeCare helps companies solve unique business challenges.



Helping businesses attract and retain talent in the 21st century takes creativity and innovation. By blending the latest technologies with the right experts, we help businesses get more out of their employee benefits.

That's LifeCareSM

Who is LifeCare?

For 30 years, LifeCare has helped top employers improve employee productivity and focus with our industry leading work-life services. We take a highly custom approach to designing our work-life solutions to meet the exact needs of each client and their employees. That's what has set us apart from the beginning. And that's what makes us a leader today.



Bringing your vision to life

We never stop working for our customers. That's why more companies come to LifeCare to help them solve real business issues—ones that can't be bought off the shelf or through standard benefits packages. We respond to each organization's unique business needs by designing custom solutions. In doing so, we help organizations meet and exceed employees' expectations, attract and retain top talent, and often help them improve their chances of being named one of today's "Best Places to Work."

We have designed and implemented successful programs for clients in response to:

- employee survey results
- gaps in HR or benefits programs
- affinity groups
- other business demands
- cultural change

Just tell us what you need and we'll offer custom solutions so you don't have to stress about:

- budgeting for additional headcount
- screening, hiring and managing additional people resources
- using your own IT or communications resources

For one flat program fee, LifeCare will build your program to spec and we can manage it for you. We'll also measure and report on the program's success to make it easy for you to quantify the value.

That's LifeCareSM

Why do companies seek LifeCare's help?

We know how to help employees navigate through life and utilize related employer benefits. Using our people, technology and innovative techniques, LifeCare delivers programs that integrate with your other benefits and fit your budget.

Throughout this catalog, we profile highly successful programs that we built and designed to meet our clients' critical business needs and get the most out of their benefits and their employees. These programs have also been rolled out to other clients and are available within your organization. We'd also be happy to design a custom solution for you.

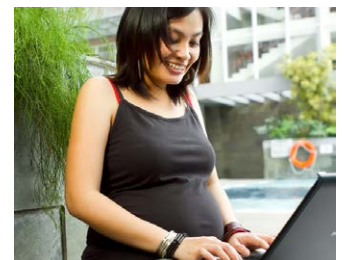
How can we help your company?

Expectant Parent Program

What is it?

Our program helps organizations retain employees after family leave, reduce pregnancy claims, and improve usage of their related benefits programs by having an Expectant Pregnancy Coordinator (EPC) on-site at the client's headquarters to help expectant parents understand and access the many benefits available to them through their employer. LifeCare hires, trains and manages the EPC whose primary roles and responsibilities are to:

- Consult and provide support to expectant parents throughout the pregnancy
- Ensure follow-up at key milestones
- Provide helpful educational materials
- Plan and communicate program events
- Enable a low stress process for accessing other company benefits and resources
- Support managers who have employees going out on leave
- Help employees transition work responsibilities during leave
- Collect feedback and quality assurance data
- Help new mothers transition back to work
- Track program utilization and measure program effectiveness



Why employers benefit?

- We help employees navigate benefits available to them and save Human Resources staff valuable time
- We hire, train and manage the EPC so employers save on headcount
- We use our own systems so employers don't have to use their own IT resources
- We promote the program so companies don't have to
- We help clients attract and retain working mothers

Client Spotlight:

This EPC program was introduced over two years ago and the client has realized many benefits:

- Nearly 700 employees have used the program
- 99% expressed overall satisfaction with the program
- 97% indicated the EPC positively impacted their view of the client as an "employer-of-choice"
- Pregnancy claims have been reduced

Who should implement?

Any company with a high population of working mothers or expectant parents who are looking for ways to reduce costs, retain more women, and improve usage of family-friendly benefits while reducing administrative burdens for their Human Resources staff.

Healthy Eating Program

What is it?

A program that educates and empowers employees to adapt healthy eating habits by providing them with the tools and resources they need to overcome obstacles that can make healthy eating difficult such as: frequent work travel; shift work; or limited access to healthy options. Program components can be configured to meet the unique needs of employers and can include:

- A healthy eating lecture series featuring the following topics:
 - *Healthy Eating on the Go*
 - *Cafeteria and Restaurant Shopping*
 - *Nutrition 101*
 - *Eating for High Energy*
- A 24x7 Healthy Dining Concierge Service that enables employees to obtain referrals to restaurants that meet dietary requirements or preferences (vegetarian, gluten free, local produce, healthier choices, etc.)
- A mobile optimized landing page with a "Tip-of-the-Day" and other healthy resources
- Recommended books with link to Amazon for purchase
- Recommended apps for smart phones themed around nutrition and healthy meal choices for business travelers



Why employers benefit?

By improving the health and well-being of employees, we help employers reduce medical costs and improve employee morale, productivity and loyalty.

Client Spotlight:

Within 30 days of implementing the program for one client, the client achieved the following results:

- Engagement spiked more than 45% over standard work-life program usage
- Over 1,300 employees attended the live webinars and over 550 listened to webinar replays
- Over 850 people registered to receive the "Tip-of-the-Day"

Who should implement?

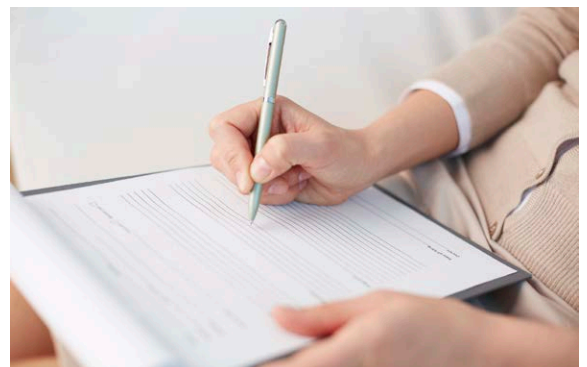
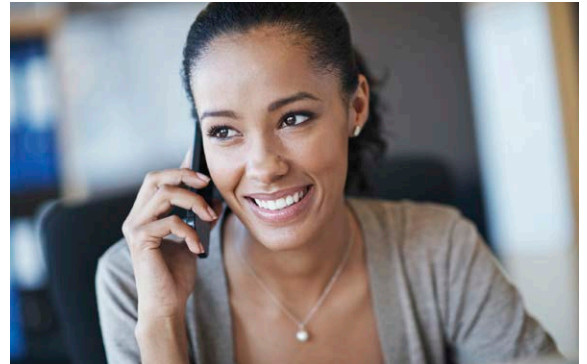
Any client who is interested in improving the health and well-being of their workforce—and especially those with frequent travelers, shift workers, or employees who don't have easy access to healthy food choices. It's also an easy way for employers to augment their existing wellness programs.

Leave of Absence Coordinator

What is it?

This program reduces administrative burdens for employers who have large populations of employees taking disability or FMLA, by hiring, training and managing a dedicated Leave Coordinator to:

- Support and advocate for employees and their spouses/partners by helping them navigate the company's benefits landscape
- Be the subject matter expert for managers and HRBPs on the wide variety of leave resource offerings at the company
- Promote vendor integration by partnering with all benefit vendors that provide services to employees
- Assist with the transition before and after the family leave



Why employers benefit?

- We save HR staff time and money by hiring, training and managing the coordinator
- We save your employees time and stress by helping them manage the transition before and after a leave of absence
- We promote and administer the program using our own resources—further saving organizations time, money and company resources



Who should implement?

Any client of any size and any industry will benefit, especially those with a large population of employees in the child-rearing ages or those with adult caregivers who are looking to reduce the administrative burden of their HR staff and improve the experience of employees going out and returning from leave.

Financial Wellness Program

What is it?

A centralized gateway to professional resources and experts that empower and educate employees to achieve financial literacy, well-being and security. Our program offers access to:

- **Financial counselors** who help with urgent needs such as credit consolidation and debt management
- **CFP® designated financial planner professionals** who provide assistance with long-term planning needs such as: cash management & budgeting, tax planning, employee benefits, retirement and estate planning
- **A financial website** that integrates premium content, FAQs, interactive calculators, savings tools, and financial resources
- **Discounts** on brand-name products and everyday needs via LifeMart, our online discount platform
- **Financial webinars** that help employees with healthy behavior changes needed for short- and long-term success
- **"Tip-of-the-Month"** that provides ongoing education and awareness
- **Books and content** from today's leading financial authorities



Why employers benefit?

When employees are financially stressed, employers suffer. Consider results from a recent employer survey:

- 73% of Americans surveyed feel "somewhat" to "severe" stress—with money as the #1 cause of stress¹
- 20 hours per month, per employee, are lost to financial worry³
- Healthcare costs are 50% higher for stressed workers²

Our program reduces financial stress for employees and in turn increases productivity, morale and loyalty.

Who should implement?

Organizations of any size and any industry will benefit from our Financial Wellness program. This service is particularly helpful for low-income earners but will benefit any employee in any income bracket by improving financial literacy and well-being for a lifetime.

Caregivers and Family Support Program

What is it?

A program designed to meet the emerging needs of the growing number of employees caring for older loved ones—and many who are also caring for children at the same time. Our program offers a one-stop-resource for all family caregiving needs and provides 24/7 telephone and online access to specialists, experts, resources and benefits programs that can assist with such issues as:

- Care options for seniors (community resources, home care, assisted living, residential care, etc.)
- Child care and parenting resources including college planning
- Emotional support for parents and caregivers
- Health care advocacy and insurance
- Legal help and identity theft for elders
- Backup care for children and adults



Why employers benefit?

- We configure our program to meet each organization's goals
- We save HR administrators valuable time by directing employees to relevant benefits programs
- We promote the program in alignment with each employers' corporate standards and guidelines
- We improve productivity, morale and loyalty of caregivers and parents in organizations

Caregiving can take a toll on your employees—and your profitability. Consider the statistics.

- Seven out of 10 caregivers work full- or part-time and represent more than 15% of the U.S. labor force¹
- Caregiving employees often come in late or leave early to care for aging loved ones and on average miss 7 days of work per year—costing U.S. companies \$33 billion a year¹

Who should implement?

Companies with large populations of parents and elder caregivers and those in the “sandwich generation” (caring for both children and older adults) will benefit most from this solution. Keep in mind, however, we can design a program to address any unique business issue. Let us know what you need and we'll build your custom solution.

¹ Forbes; Caregiving is a Corporate Issue; March 2014

For more information contact your LifeCare representative
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