

# Help handling life's ups and downs

**Life can be unpredictable.** And it's not always easy. So it's a big deal to know there's help available when you need it. That's what the employee assistance program (EAP), provided by ComPsych®, is all about.

With an EAP, you and your family have access to **free, confidential** resources to help handle life's everyday—and not so everyday—challenges. You'll have **24/7 access** to support through phone consultations, a mobile app, online resources, and self-screening tools. You can connect with licensed professionals for counseling, coaching, and more—in person, by text, live chat, video, or phone.

You might use your EAP to help: manage stress, handle relationship issues, balance work and life, work through grief, cope with anxiety, and more. Plus, your EAP gives you access to discounts on major brands and everyday needs.

## Services for you and your family

### In-person or virtual counseling

One valuable way to work through personal or work issues is by talking with a professional. Individuals can call 24/7 to speak with a licensed professional or use GuidanceConnect® to schedule a time that works for them. Users are then matched with a local provider. Three counseling sessions per person, per issue, per year are included.

### Work life services

You and your loved ones can receive support from licensed professionals with FamilySource®, FinancialConnect®, and LegalConnect® services.

- FamilySource provides employees and their families with an initial assessment and consultation, followed by customized, timely referrals for child and elder care, adoption, education, pet care, and other personal needs.
- FinancialConnect connects individuals with financial experts, including certified public accounts (CPAs), certified financial planners (CFPs), and experienced financial professionals, who can address a wide range of issues.

- LegalConnect connects users with attorneys for non-employment legal issues, plus tools for simple wills, legal forms, and resources on topics like estate planning, complaints, housing, and identity theft.

### Coaching

Mental health, work-life challenges, and physical issues are often intertwined. Certified coaches understand this vital connection between mind, body, and lifestyle—they offer coaching services that address mental health, physical health, and overall well-being through one holistic solution. Coaches work one-on-one with participants to reduce personal roadblocks before they evolve into long-term, bigger challenges.

### Computerized cognitive behavioral therapy (CCBT)

The EAP offers an interactive, multilingual digital program—accessible via app, tablet, or desktop—that addresses common behavioral health challenges. Guided modules are available to help reduce stress, overcome mental barriers, and improve well-being, with content covering topics such as depression, anxiety, mindfulness, sleep, self-esteem, and resilience.

Individuals can access EAP support anytime, anywhere—when and where it matters most.



### GuidanceResources® online

ComPsych wants to meet people where they are, offering a digital experience as dynamic and comprehensive as live clinical care. The platform delivers personalized assessments, recommendations, and holistic care journeys tailored to each user's needs.

Through the GuidanceResources website, users can explore partner discounts—including Nationwide® Pet Insurance and TurboTax®—and the member-only Working Advantage portal for exclusive savings on movies, theme parks, travel, shopping, and more.



### GuidanceNow<sup>SM</sup> mobile app

The GuidanceResources mobile app, GuidanceNow<sup>SM</sup>, offers the same features as the website, letting members explore journey options, browse content (HelpSheets, assessments, Q&As, podcasts, and articles), and find local counseling, legal, childcare, and elder care providers.

**24/7 live  
assistance**



Visit [guidanceresources.com](https://www.guidanceresources.com) and when you create an account, enter *PrincipalCore* as the program name.



Download the **GuidanceNow<sup>SM</sup> app**



Call 844-869-2365 | TTY 711



Scan for  
**more  
resources.**



### More about your EAP provider

ComPsych GuidanceResources® isn't just a support solution—it's a lifeline. With over 40 years of experience and more than 160 million people supported, ComPsych offers services that enhance employee well-being and strengthen organizational effectiveness at every stage of life. Through its employee assistance program (EAP), ComPsych provides meaningful support to help individuals manage stress, improve mental health, and navigate life's challenges through their network of 120,000+ clinical care providers. ComPsych also helps businesses reduce absenteeism and offers support during critical incidents. These programs are built to meet the unique needs of employees while equipping employers with tools to create healthier, more resilient workplaces.



### [principal.com](https://www.principal.com)

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Principal® has arranged with ComPsych to make its employee assistance program (EAP) available to employees with select group coverage insured by Principal Life Insurance Company®. EAP is not part of the insurance contract or policy and may be changed or canceled at any time. Not all services available to group policies issued in New York. ComPsych is responsible for all EAP services provided through this program. ComPsych is not a member of the Principal Financial Group®.

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GROUP LIFE INSURANCE

# Help protect your family, your finances —and your future

Create and store your important documents using your Will & Legal Document Center



If you're like most of us, you want to be in the driver's seat when it comes to your wishes for the future, like who will inherit your assets or make medical decisions for you if you're not able to. Especially since life can be so unpredictable.

That's why it's important to be proactive and make a plan to help protect your family and finances. With your group term or voluntary term life insurance through Principal®, you can do just that with access to resources from the **Will & Legal Document Center** provided by ARAG®.

## Resources for help with legal documents

Having the proper documents in place can help ensure you're still in control in case something happens to you. With ARAG's online resources, you and/or your spouse can prepare these documents:

**Standard Will.** Specify what happens to your property and assets after you die, and appoint the person who will carry out your wishes. You can also name a guardian for your minor children.

**Health care power of attorney.** Grant someone permission to make medical decisions on your behalf in case you're no longer able to make them yourself.

**Durable power of attorney.** Grant someone permission to make financial decisions in case you're no longer able to make them yourself.

**Living will.** Let your family and health care providers know your wishes for medical treatment if you're unable to speak for yourself.

**Authorization for a Minor's Medical Treatment.** Grant consent for medical personnel to treat your child(ren) if you're away and can't be reached.

**HIPAA authorization.** Designate person/s to access your protected medical records and health information.

Plus, you can also access:

**Personal Information Organizer.** Record your personal and financial information—as well as funeral arrangements—in one convenient spot.

**Estate planning education, tools, and resources.** Get access to a variety of articles and legal resources.

## Protect your identity

It's not just inconvenient to have your identity stolen. It can have a direct impact on your credit rating and your financial security. The good news is you can help protect your identity with online resources from ARAG, including:

**An Identity Theft Victim Action Kit** to help speed your recovery if you experience identity theft. Guidebooks and articles that outline how you can prevent identity theft- and what steps to take if it happens.

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## It's easy to get started

Follow these simple steps to start using these resources today:

- 1 | Visit [aragwills.com/principal](https://aragwills.com/principal).
- 2 | Register by completing the required fields.
- 3 | You're in! Complete the forms or download the materials you need.

 Let's connect

Need help with registration? Call ARAG Customer Care at **800.546.3718**.  
Or, if you have questions about the services, call Principal at **866.539.1728**.



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Please remember that the ARAG legal documents are accurate and useful in many situations. Due to possible changes by a state, it is a good idea to periodically review a template used to be sure it is the most current template. Whether or not the document is right for you and your situation depends on your circumstances. If you want specific advice regarding your situation, consult an attorney.

This information is intended to be educational in nature and is not intended to be taken as a recommendation.

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