



## How Much Will This Benefit Cost?

There's no charge for referrals, or for seeing a clinician within our network. If you'd like to speak with an expert for financial or legal assistance or for legal mediation, there's no cost for the initial consultation. Subsequent legal assistance is available at a 25 percent discount. Access to [liveandworkwell.com](http://liveandworkwell.com) is always free. For more information, please refer to your employer-provided benefit information.

## Are Services Confidential?

We'll never share your personal records with your employer or anyone else without your permission. All records, including medical information, referrals and evaluations, are kept strictly confidential in accordance with federal and state laws.



## The *Essentials* Balance Program



### Helping You Manage Life's Challenges

- Counseling Services
- Financial and Legal Advice
- Family Support
- Help with Relationships
- ... and more



Contact us any time you need help with any of life's concerns.

# (866) 248-4094

TDD/TTY Dial 711 and enter the number above.

or log on to  
[www.liveandworkwell.com](http://www.liveandworkwell.com)  
access code: lubrizol

In an emergency, the first concern is your health.  
Call 911 or get to an emergency room as soon as possible.

United Behavioral Health,  
operating under the brand Optum

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The *Essentials* Balance Program

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access code: lubrizol

 **Lubrizol**



The challenges you face each day can lead to stressful feelings. At times, such feelings may overwhelm you. Your home life, your happiness and your performance at work all can suffer. We can help. Your *Essentials* Balance Program is designed to provide confidential support for those everyday challenges or more serious problems, and it's available around the clock — anytime you need it.

## What Can This Benefit Do for Me?

You may be struggling with stress at work, seeking financial or legal advice, or coping with the death of a loved one. Maybe you just want to strengthen your relationships with your family. Your benefit offers assistance and support for all these concerns and more:

- Depression, anxiety and stress
- Substance abuse
- Workplace problems or conflicts
- Parenting and family issues

From short-term counseling services and referrals to more extended care, your benefit offers just what you need. To find out more, give us a call or visit [www.liveandworkwell.com](http://www.liveandworkwell.com).



## How Do I Get Started?

Accessing your *Essentials* Balance Program is easy and available 24 hours a day. Simply call the toll-free number on this brochure.

## What Will Happen When I Call?

A specialist will ask you a few questions to help identify the nature of your problem and the appropriate resources to address it. If you need financial or legal services, we will refer you to an expert in that field. If you want to see a clinician, we'll match you with one in our network who has the appropriate experience to help. We will work to satisfy your preferences with respect to gender and language/cultural requirements.

## Can I Access Services Online?

Yes. [liveandworkwell.com](http://liveandworkwell.com) is an interactive Web site that provides access to your benefit and tools to help you enhance your work, health and life.

You can:

- Check your benefit information and submit online requests for services.
- Search our online directory of clinicians.
- Access information and resources for hundreds of everyday work and life issues in one of our many virtual help centers.
- Participate in interactive, customizable self-improvement programs.

Any member of your household may access these online services, including dependents living away from home.

## Easy Access to Your *Essentials* Balance Program

Keep this card close by for access to confidential help 24 hours a day.



live and work well

- Counseling Services
- Financial and Legal Advice
- Family Support
- Help with Relationships
- ... and more





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