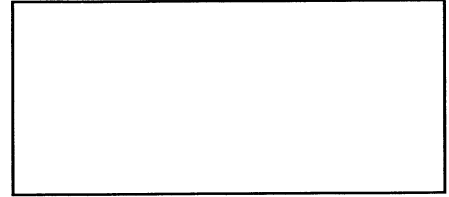


**LOS RIOS COMMUNITY COLLEGE DISTRICT
1919 SPANOS COURT
SACRAMENTO, CA 95825**

DATE: December 12, 2007
TO: All Regular Full-Time Employees
FROM: Jon Sharpe, Deputy Chancellor



SUBJECT: Enhancement to your benefits:

- 1. Employee Assistance Program**
- 2. Emergency Travel Assistance Services**

We are happy to announce that, in working with the Insurance Review committee, we have added an Employee Assistance Program (EAP) and Emergency Travel Assistance Services. Eligible employees and members of their household may use these services immediately.

Highlights of the EAP are listed below and the attached flyer provides additional information. Also attached is an EAP resource card for your wallet and additional information on the Emergency Travel Assistance Services with an additional tear-out card for your wallet.

To utilize the Employee Assistance Program, you may call one of their friendly advisors at the toll-free number 877.327.4753 or TDD: 800.697.0353. They are available 24 hours a day. Please let the advisor know that your program is through the Los Rios Community College District and your company ID is ZB3042Q. **There are no enrollment forms to complete as you are automatically enrolled if you are an employee who works fifty percent (50%) or more.**

1. Employee Assistance Program

The following confidential programs are available to you under the EAP:

- ❖ EAP (Employee Assistance Program)
Your EAP is a free confidential service to help address the personal issues you or your eligible dependents are facing. A Guidance Coordinator will refer you to a local counselor for up to five face-to-face counseling sessions per situation.
- ❖ LegalCONNECT (Legal information, Resources and Consultation)
LegalCONNECT provides confidential access to attorneys. LegalCONNECT can refer you to a qualified attorney in your area for one free face-to-face consultation with a 25% reduction in customary fees thereafter.

- ❖ FinancialCONNECT
Financial issues can arise at any time, from dealing with debt to saving for college. FinancialCONNECT professionals are here to discuss your concerns and provide you with the tools and information you need to address your finances. In addition to unlimited telephone consultation, FinancialCONNECT offers you up to one hour face-to-face consultation with a Certified Financial Planner or a Certified Public Accountant.
- ❖ FamilySOURCE
Provides help to new parents, to a caregiver for an elder, with sending a child off to college, buying a car or doing home repairs.
- ❖ GuidanceRESOURCES ONLINE
Provides information to assist you with the issues that matter to you: from personal or family concerns to legal and financial concerns.
- ❖ EstateGUIDANCE
This is an employee benefit that offers you the ease and simplicity of online preparation of a will from your personal computer.

2. Emergency Travel Assistance Services

You now have 24 hours a day access to a unique emergency medical and personal assistance program while traveling. Please see the attached brochure for more information on this important benefit. **There are no enrollment forms to complete as you are automatically enrolled if you are an employee who works fifty percent (50%) or more.**

Call Assist America when:

- ❖ You are 100 miles or more away from home and you require medical assistance,
- ❖ Medical consultation is needed,
- ❖ Medical evacuation may be necessary,
- ❖ You do not speak the language of the area you are visiting, or
- ❖ You require guarantee of hospital admission.

If you require Emergency Travel Assistance and you are more than 100 miles from home call or e-mail the Assist America Operation Center at:

800.872.1414 (within the United States)
301.656.4152 (outside the United States)
E-mail: medservices@assistamerica.com

All services must be provided and arranged by Assist America. Claims for reimbursement will not be accepted. The card provided is not a medical insurance card. All services provided by Assist America exclude coverage for a spouse's business travel.

If you have any questions concerning these benefits, please call the Employee Benefits Department at 916.568.3070 or you may send an email to: benefits@losrios.edu.

An Overview of Your GuidanceResources® Program

YOUR **life**



YOUR **work**



YOUR **best**®

EAP EMPLOYEE ASSISTANCE PROGRAM

Confidential Counseling on Personal Issues

Your EAP is a free confidential service to help address the personal issues you or your dependents are facing. This service, staffed by experienced clinicians, is available by calling a toll-free phone line available 24 hours a day, seven days a week. A Guidance Coordinator will refer you to a local counselor for up to five face-to-face counseling sessions per problem, at no per session charge*, or to other resources in your community. Call any time with personal concerns, including:

- › Relationships
- › Job pressures
- › Problems with your children
- › Marital conflicts
- › Substance abuse
- › Grief and loss
- › Stress, anxiety or depression
- › Empty-nesting

*In California, employees who require more than three sessions in a six-month period must satisfy certain criteria.

LegalCONNECT

Legal Information, Resources and Consultation

LegalConnect® provides confidential access to attorneys who are dedicated to providing practical, understandable information and assistance. If you require representation, LegalConnect can also refer you to a qualified attorney in your area for one free face-to-face consultation with a 25% reduction in customary legal fees thereafter. Call any time with legal issues, including:

- › Divorce and family law
- › Bankruptcy
- › Debt obligations
- › Criminal actions
- › Landlord and tenant issues
- › Civil lawsuits
- › Real estate transactions
- › Contracts

FinancialCONNECT

Financial Information, Resources and Tools

Financial issues can arise at any time, from dealing with debt to saving for college. FinancialConnect® professionals are here to discuss your concerns and provide you with the tools and information you need to address your finances. In addition to unlimited telephone consultation, FinancialConnect offers you up to one hour of face-to-face consultation with a Certified Financial Planner or Certified Public Accountant. Call any time with financial issues, including:

- › Getting out of debt
- › Saving for college
- › Retirement planning
- › Tax questions
- › Credit card or loan problems
- › Estate planning

Call any time toll-free: **877.327.4753**

TDD: 800.697.0353

or Online: **guidanceresources.com**

Enter your company ID: **ZB3042Q**

FamilySOURCE

Information, Referrals and Resources for Work-life Needs

Whether you are a new parent, a caregiver for an elder, sending a child off to college, buying a car or doing home repairs, you're bound to have questions or need resource referrals. FamilySource® will help you sort out the issues and provide you with information based on your specific criteria. You'll receive a personalized reference package containing helpful resources and literature, covering areas such as:

- › Finding child or elder care
- › Finding pet care
- › Planning for college
- › Purchasing a car
- › Relocating to a new city
- › Home repair
- › Entertaining family and friends

GuidanceRESOURCES® ONLINE

Online Information, Tools and Services

GuidanceResources® Online is your one stop for expert information to assist you with the issues that matter to you, from personal or family concerns to legal and financial concerns. Each time you return, you will receive personalized, relevant information based on your individual life needs. You can:

- › Review in-depth HelpSheetsSM on your topics
- › Get answers to specific questions
- › Search for services and referrals
- › Use helpful planning tools
- › Order pre-screened reference books

EstateGUIDANCESM

The Importance of Having a Will

A will is one of the most important legal documents for you to have. It ensures that you will control who gets your property, who will be the guardian of your children and who will manage your estate.

Now you can have the ability to create a simple will at no cost.

EstateGuidanceSM is a new employee benefit that offers you the ease and simplicity of online will preparation—right on your PC! Just access the site using the directions provided and supply the information at the prompts. Your will can be completed online and downloaded to your computer. In addition, you will receive instructions about how to execute your will and store it, as well as access to Web-based support.

- › Complete a customized will for your estate
- › Utilize an intelligent online questionnaire to guide you through the process
- › Name a guardian for your children
- › Name an executor(s) to settle your estate
- › Specify funeral and burial wishes
- › Make revisions at no cost for up to 30 days

About Assist America

Assist America, formed in 1990, is the nation's largest provider of emergency travel assistance services through employee benefit plans. Although best known for intervening in medical emergencies in foreign countries, its programs are designed to respond when any covered employee becomes ill or injured while traveling just 100 miles or more away from home.

Access to Assist America's Services

Next time you or your family members are traveling and need emergency assistance, remember to use the phone number on the back of your Assist America ID card. Be sure to carry the card with you at all times. One simple phone call puts you in touch with Assist America's highly-trained staff who will ensure your call is handled promptly, and will even coordinate with your medical benefit plan.

All services must be provided and arranged by Assist America. No claims for reimbursement will be accepted.



Emergency Assistance Services

If you require Emergency Travel Assistance and are more than 100 miles from home, call or email the Assist America Operation Center at:

800-872-1414

301-656-4152

Within the United States

Outside the United States

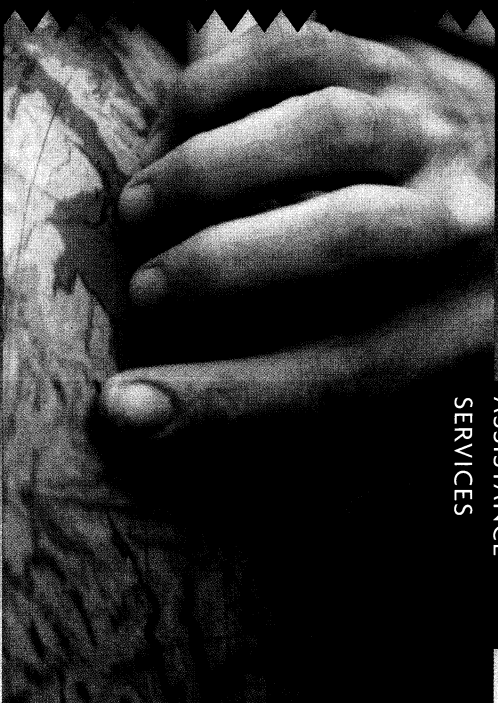
email: medservices@assistamerica.com

• The holder of this card is a member of Assist America and is entitled to its medical and personal services.

• El portador de esta tarjeta es miembro de Assist America y tiene derecho a los servicios personales y de asistencia médica de Assist America.

• Le titulaire de cette carte est membre d'Assist America a droit a l'assistance médicale et aux services personnels d'Assist America.

Attention: This is not a medical insurance card. No claims for reimbursement will be accepted. All services provided by Assist America. Assist America excludes coverage for spouse business travel.



EMERGENCY
TRAVEL
ASSISTANCE
SERVICES

Live Life to the Full

Sun
Life Financial®

Key Benefits

- Medical Consultation and Evaluation
Your call to the Operation Center is evaluated by its medical staff and referred to English-speaking doctors and/or hospitals.
- Hospital Admission Guarantee
Assist America will guarantee hospital admission for you or your dependent if you are outside the United States by validating your health coverage. (On rare occasions, funds may need to be advanced: if so, they need not be repaid until your claim is settled.)

Emergency Travel Assistance

Sun Life Financial is pleased to offer you Emergency Travel Assistance services provided by Assist America. You now have access to a unique emergency medical and personal assistance program while traveling, 24 hours a day, 365 days a year. This service is available to you as a full-time, active employee through your enrollment in Sun Life Financial's Basic Group Life insurance program.

Eligible participants have immediate access to doctors, hospitals, pharmacies and certain other services when faced with a medical-related emergency while traveling internationally or domestically more than 100 miles away from home.

The Assist America Advantage

You and your family (whether traveling together or separately) now have access to Assist America's emergency medical and personal travel assistance services. One simple phone call to the number on your Assist America ID card will connect you to:

- ▶ A global network of pre-qualified medical providers
- ▶ A state-of-the-art Operation Center with worldwide capabilities
- ▶ Air and ground ambulance providers

The Operation Center is staffed with trained multilingual personnel, including nurses and doctors, to advise and assist you quickly and professionally in a medical emergency.

Assist America pays for all of the assistance services it provides.

Medical Consultation and Evaluation

Your call to the Operation Center is evaluated by its medical staff and referred to English-speaking doctors and/or hospitals.

Hospital Admission Guarantee

Assist America will guarantee hospital admission for you or your dependent if you are outside the United States by validating your health coverage. (On rare occasions, funds may need to be advanced: if so, they need not be repaid until your claim is settled.)

Emergency Evacuation

Whenever adequate medical facilities are not available locally, Assist America will use whatever mode of transport, equipment and personnel necessary to evacuate you or your family member to the nearest facility capable of providing proper care.

Critical Care Monitoring

Assist America's team of doctors, nurses and other medically-trained personnel will stay in regular communication with the attending physician and/or hospital and relay information to your family and employer.

Medically Supervised Repatriation

If you or your dependent requires assistance returning home after hospitalization, Assist America will repatriate you, with an escort if medically necessary.

Prescription Assistance

Should a member require prescription medication, Assist America will assist the member in filling that prescription.

Emergency Message Transmission

Assist America will receive and transmit emergency messages.

Emergency Trauma Counseling

Assist America will provide emergency phone consultation and referrals if you or your dependent experience emotional trauma while traveling.

Transportation to Join Patient

If you are traveling alone and will be hospitalized for more than seven days, Assist America will provide economy round-trip common carrier transportation to the place of hospitalization for a designated family member or friend.

Care for Minor Children

If a minor child is left unattended as a result of the accident or illness, Assist America will provide one-way economy transportation back home, with an escort if required.

Legal and Interpreter Referrals

Assist America will refer you to an interpreter or legal personnel, as necessary.

Return Mortal Remains

In case of death, Assist America will transport and offer every reasonable assistance in legal formalities for the return of mortal remains.

Call Assist America when:

- You are 100 miles or more away from home and require medical assistance
- Medical consultation is needed
- Medical evacuation may be necessary
- You experience local language problems
- You require a hospital admission guarantee

When you call the Assist America Operation Center, please have the following information:

- Your name, telephone number and (if possible) fax number and your relationship to patient
- Patient's name, age, sex and reference number
- A description of the patient's condition
- Name, location and telephone number of hospital, if applicable
- Name and telephone number of treating doctor
- Where the doctor can be reached now

Be sure to fold this card and carry it in your wallet at all times.

Emergency Travel Assistance Services

Please sign card, remove and carry with you at all times.

#01-AA-SUL-100101

Reference Number

Participant's Name

Social Security Number

Signature