



Your
Mental
Health
Matters.

| Mental
Wellbeing Guide

Jones

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At Jones, we work hard to prioritize your mental wellbeing. We offer resources for you and your family members to meet you where you are in your wellbeing journey. Explore this Mental Wellbeing Guide to learn more about the programs and support available to you and your loved ones all year long.



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Accessing Mental Health Support with Jones' Medical Plan

Your mental and emotional health are just as important as your physical health. The Jones Plan offers coverage for a range of mental health and substance use disorder services to all members.

WHAT'S COVERED?

YOU PAY (IN-NETWORK)

Inpatient Services / Physician Charges

Paid by Plan After Deductible	80% after deductible
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Residential Treatment

Paid by Plan After Deductible	80% after deductible
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Outpatient or Partial Hospitalization Services and Physician Charges

Paid by Plan After Deductible	80% after deductible
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Office Visit

Paid by Plan After Deductible	100% (deductible waived)
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Hospital Stays (Inpatient Care)

If you need intensive treatment in a hospital or specialized facility, your plan can help	80% after deductible
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Residential Program

For 24/7 support and treatment in a structured setting	80% after deductible
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Mental Health Office Visits

Regular meetings with a therapist or counselor	\$0 copay
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Teladoc

Mental Health Visits	\$0 copay
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Download the UMR App

UMR's mobile app makes it easier than ever to stay connected to your health care. With a single tap, you can:

- Access your digital ID card, view claims information, find out if there is a copay for your upcoming appointment, see how much you've paid toward your deductible, and more!

Take Charge of Your Mental Health

Your primary care doctor (PCP) is a great resource for your mental well-being. They'll likely ask about it during your annual checkup, but you can also schedule a visit anytime. Don't hesitate to share how you're truly feeling. If you're struggling with anxiety, sadness, or a loss of interest in activities, let them know.

FIND THE CARE YOU NEED, FAST!

- 1 Go to umr.com from your device and select "Find a Provider"
- 2 Enter the name of your provider network - **Choice Plus** - as shown on your Id card
- 3 Find your provider network using our alphabetical listing or search box



Scan the QR code to download the UMR app today!



1 in 5

U.S. adults live with
mental illness every year*



How to Access:

All assistance is available 24 hours a day, seven days a week with confidential support, guidance, and resources.

Call 888-319-7819 or visit

one.telushealth.com.

Username: **metlifeeap** | Password: **eap**



Available to:

Jones Companies Associates and their family.



Cost:

Calling our EAP is free, including up to five counseling sessions and access to online content.

Occasionally, services beyond those covered by the EAP will have a cost, and any costs associated with a service will be fully explained.

ALL TEAM MEMBERS
HAVE ACCESS TO 5 FREE
COUNSELING SESSIONS.

Employee Assistance Program (EAP)

All Associates have access to our Employee Assistance Program (EAP) through MetLife. This no-cost, confidential assistance is available to you and your dependents and provides access to resources such as five free counseling sessions or a referral to an attorney, care provider, or community resource. Learn more about our Employee Assistance Program.

The EAP can help you in locating referrals to resources for providers in your community. Consultations with an EAP provider include the following and more:

- **Support wellbeing** - Stress, mental health concerns, grief and loss, crisis situations
- **Manage relationships and family** - Communication, separation/divorce, parenting
- **Deal with workplace challenges** - Stress, performance, work-life balance
- **Tackle addictions** - Alcohol, drugs, smoking cessation, gambling
- **Find child and elder care resources** - Child care, schooling, nursing/retirement homes
- **Get legal advice** - Family law, separation/divorce, custody
- **Financial helpline support** - Debt management, bankruptcy, retirement

To get started, contact us toll-free anytime, 24/7, to speak with a caring advisor for guidance, resources, and a referral to a counselor for short-term, solution-focused counseling.

All counselors are experienced therapists with a minimum Master's degree in psychology, social work, educational counseling, or other social services field.

* Source: [NIH Mental Illness Statistics \(2022 SAMHSA data\)](#)

Financial Wellbeing Support

Your TELUS Health EAP can help your financial wellbeing

Financial wellbeing is now understood to be as important as physical and mental wellness. It's about more than having money in the bank. Financial wellbeing means feeling in control of your finances, being able to handle a financial setback, and being on track to achieve your financial and life goals (including having a plan for retirement).

Financial counselors

With your TELUS Health EAP, you have access to financial counselors offering support on a variety of issues:

- Budgeting and overall money management
- Credit card debt & debt management options
- Credit management and rebuilding of credit
- Financial emergency options
- Difficulty paying student loans
- Foreclosure and other housing issues
- Basic mortgage questions including buying vs. renting
- Financial aspects and implications of bankruptcy
- Identity theft
- Tax consultation

Online financial wellbeing toolkit

Access easy to use resources to help you with:

- Assessing your financial wellbeing
- Budgeting and cash flow
- Debt
- Financial changes
- Saving
- Worry and stress about money

Do you need financial help?

Almost everyone needs some sort of financial planning. Yet many people find it all too easy to put off planning for years, even up to retirement when they suddenly find there isn't enough money.

You might know your financial goals, such as buying a new home or paying for your child's college education, but you may not know how best to meet those goals.

Online financial assessment

Our Financial Assessment, which takes only minutes to complete, will help you assess your financial wellbeing.

Take a couple of minutes to answer a brief series of general questions about budgeting and saving, debt and financial worry. The questions are designed to help you evaluate your financial picture.

Once you've completed the assessment, the tool generates helpful resources and recommendations tailored specifically for you, based on your responses to the set of questions.

Visit the TELUS Health One platform today to access these valuable resources

Follow the online instructions to create your separate account to take advantage of all features.

- one.telushealth.com



How to Access:

Call 888-319-7819 or visit
one.telushealth.com.

Username: **metlifeeap** | Password: **eap**



Available to:

Jones Companies Associates and their
family.



Cost:

Calling our EAP is free, including up to
five counseling sessions and access to
online content.



One Pass Select Fitness Program

Unlock Your Happier, Healthier Self!

Did you know exercise can be as powerful as medication for managing stress and anxiety? One Pass Select™ isn't just a gym membership—it's your key to discovering a routine you LOVE. Explore new passions, crush your fitness goals, and boost your mood, all in one easy, affordable plan. Home workouts? Gym junkie? We've got you covered. You and your UMR family are invited to start your journey today! Find your perfect fit and feel the difference.

Find your fit with One Pass Select:

AT THE GYM

- Choose from our large nationwide network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you.

AT HOME

- Work out at home with live or on-demand online fitness classes. Try the workout builder to get routines created just for you, no matter what your fitness level and interests are.

IN THE KITCHEN

- Get groceries and household essentials delivered to your home. One Pass Select makes it easy to plan for everything you need to enjoy delicious, nutritious meals.

CATEGORY	DIGITAL	CLASSIC	STANDARD	PREMIUM	ELITE
Monthly Fee*	\$10	\$34	\$69	\$109	\$249
Gym Network Size	(Online fitness classes)	12,000+ gym locations	14,000+ gym and premium locations	16,000+ gym and premium locations	20,000+ gym and premium locations
Grocery Delivery	✗	✓	✓	✓	✓

* A one-time enrollment fee will apply.

Ready to Begin?

Learn more and enroll today at OnePassSelect.com.



Telemental Health

Telemental Health through UMR is the next-generation video telemedicine company, offering teammates live, secure, HIPAA-compliant, on-demand and scheduled video visits with U.S.-licensed providers able to write prescriptions, and most importantly available to you at a **NO COST** to you (in-person or virtual)!

UMR Mental Health Therapy

UMR's team of experienced, licensed psychiatrists and therapists are available 7 days a week, from the privacy of home. They can help with:

- Anxiety
- Depression
- Postpartum
- Trauma & Loss
- Screenings
- Insomnia

To schedule a virtual visit, go to umr.com, and select **FIND A PROVIDER**. Under **PROVIDER NETWORK SEARCH** for Medical, select the letter "U", then select **UNITEDHEALTHCARE CHOICE PLUS NETWORK** (English or Spanish). For behavioral health providers (including counseling and substance abuse) select **BEHAVIORAL HEALTH DIRECTORY**.



Available to:

Jones Companies Associates and their family enrolled in the Healthcare Plan administered by UMR.



Cost:

\$0 Copay per consult through UMR.

Teladoc Behavioral Health Visit

Establish an ongoing relationship with a licensed therapist through video or phone sessions. Prescriptions are sent to the employee's local pharmacy, when medically necessary. Get help with:

- Anxiety
- Stress/PTSD
- Family & Marriage Issues
- On-going medications

To schedule a virtual visit, go to teladoc.com.

For the 2025 plan year, all members must complete a new medical health profile. Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis - **COMPLETE YOUR MEDICAL HISTORY BEFORE REQUESTING A VISIT**.

Once your account is set up, request a consult anytime you need care. You can request a visit online, in the app, or call **800-TELADOC (800.835.2362)** to speak with a doctor 24/7.



Available to:

Jones Companies Associates and their family enrolled in the Healthcare Plan administered by UMR.



Cost:

\$0 Copay for team members enrolled in the UMR Medical Plan.

Behavioral Health visit consultations are not available 24/7/365. Visits will be scheduled and are not available to minors. All Behavioral Health specialists may not be available in all states.

Empathy Beneficiary Resources

Support from Empathy doesn't end with the claim.

From time-saving tools to personalized care, Empathy gives beneficiaries the resources to handle any practical or emotional challenge that follows the loss of a loved one.

In partnership with MetLife, you are eligible for a premium, complimentary membership to Empathy, including access to the following services:

- On-demand support from our Care Team
- Guided grief support and meditations
- Probate and estate guidance and resources
- Professional obituary-writing services
- Automated tool for closing accounts
- Account sharing for up to 10 family members

Empathy, in partnership with MetLife, helps provide the assistance you need to get through the challenging weeks and months ahead. Let us help, so you can spend time on what really matters – being there for your family and loved ones.

Empathy can also help when it comes to:

- **Funeral planning** - Step-by-step guidance so that every moving part falls into place.
- **Claiming benefits** - Find out about eligibility, and get help getting the payouts you deserve.
- **Paying debts** - Get all the info on bills, and how to pay only the ones you need to.
- **Processing grief** - Comfort and support for difficult days and challenging emotions.



How to Access:

Call **201-720-1584**, visit join.empathy.com/metlife, or download the Empathy App and use access code MET23.



Available to:

Jones Companies Associates and their dependents.



Cost:

No cost.

Adolescent Mental Health

Adolescence is a time for young people to have a healthy start in life. The number of adolescents reporting poor mental health is increasing. Building strong bonds and connecting to youth can protect their mental health. Schools and parents can create these protective relationships with students and help them grow into healthy adulthood.

Why Is This a Big Deal?

Poor mental health in adolescence is more than feeling blue. It can impact many areas of a teen's life. Youth with poor mental health may struggle with school and grades, decision making, and their health.

Mental health problems in youth often go hand-in-hand with other health and behavioral risks like increased risk of drug use, experiencing violence, and higher risk sexual behaviors than can lead to HIV, STDs, and unintended pregnancy. Because many health behaviors and habits are established in adolescence that will carry over into adult years, it is very important to help youth develop good behavioral health.

What Parents and Families Can Do:

- Communicate openly and honestly about your child's values
- Supervise your child to facilitate healthy decision-making
- Spend time with your child enjoying shared activities
- Become engaged in school activities and help with homework
- Volunteer at your child's school
- Communicate regularly with teachers and administrators



54%
of adults with a mental illness
receive no treatment*

* Source: [Access to Care Data 2023](#) | [Mental Health America](#)

Mental Health Professionals

Which mental health professional is right for me? There are many types of mental health professionals. Finding the right one for you may require some research. Below is a listing of types of mental health treatment professionals to help you understand the differences between the services they provide.

The following mental health professionals can provide psychological assessments and therapy; however, cannot generally prescribe medications (although some states will allow it):

CLINICAL PSYCHOLOGIST: A psychologist with a doctoral degree in psychology from an accredited/designated program in psychology. Psychologists are trained to make diagnoses and provide individual and group therapy.

SCHOOL PSYCHOLOGIST: A psychologist with an advanced degree in psychology from an accredited/designated program in School Psychology. School Psychologists are trained to make diagnoses, provide individual and group therapy, and work with school staff to maximize efficiency in the schools setting.

The following mental health professionals can provide counseling and with proper training, assessments; however, cannot prescribe medication:

CLINICAL SOCIAL WORKER: A counselor with a master's degree in social work from an accredited graduate program. Trained to make diagnoses, provide individual and group counseling, and provide case management and advocacy; usually found in the hospital setting.

LICENSED PROFESSIONAL COUNSELOR: A counselor with a master's degree in psychology, counseling or a related field. Trained to diagnose and provide individual and group counseling.

MENTAL HEALTH COUNSELOR: A counselor with a master's degree and several years of supervised clinical work experience. Trained to diagnose and provide individual and group counseling.

CERTIFIED ALCOHOL AND DRUG ABUSE COUNSELOR: Counselor with specific clinical training in alcohol and drug abuse. Trained to diagnose and provide individual and group counseling.

NURSE PSYCHOTHERAPIST: Registered nurse who is trained in the practice of psychiatric and mental health nursing. Trained to diagnose and provide individual and group counseling.

MARITAL AND FAMILY THERAPIST: Counselor with a master's degree, with special education and training in marital and family therapy. Trained to diagnose and provide individual and group counseling.

PASTORAL COUNSELOR: Clergy with training in clinical pastoral education. Trained to diagnose and provide individual and group counseling.

PEER SPECIALIST: Counselor with lived experience with mental health or substance use conditions. Assists clients with recovery by recognizing and developing strengths, and setting goals. Many peer support programs require several hours of training.

OTHER THERAPISTS: Therapist with an advance degree trained in specialized forms of therapy. Examples include art therapist, music therapist.

The following mental health professionals can prescribe medication; however, they may not provide therapy:

PSYCHIATRIST: A medical doctor with special training in the diagnosis and treatment of mental and emotional illnesses. A psychiatrist can prescribe medication, but they often do not counsel patients.

CHILD/ADOLESCENT PSYCHIATRIST: A medical doctor with special training in the diagnosis and treatment of emotional and behavioral problems in children. Child and Adolescent psychiatrists can also prescribe medication; however, they may not provide psychotherapy.

PSYCHIATRIC OR MENTAL HEALTH NURSE

PRACTITIONER: A registered nurse practitioner with a graduate degree and specialized training in the diagnosis and treatment of mental and emotional illness.

Additionally, your Primary Care Physician, Physician's Assistant or Nurse Practitioner (depending on your state) are often qualified to provide medication.



Crisis Hotlines

If you or someone you know is facing a crisis, use these resources:

For Emergency Help

Call 911

NAMI Helpline

Call 1 (800) 950-NAMI (6264)

Free peer-support service for information, resources and referrals. Available Monday through Friday from 10 a.m. - 6 p.m. ET.

Crisis Text Hot line

Text "HOME" to 741741

Free and confidential hotline for crisis intervention, information and referrals from professional crisis counselors. Available 24/7.

Veteran's Crisis Line

Call 1 (800) 273-8255, Dial 1 | Text 838255

Free and confidential crisis support for current or former U.S. military personnel and their families provided by trained responders. Available 24/7.

The National Suicide & Crisis Lifeline | 998lifeline.org

Call 1 (800) 273-8255 | Call or Text 998

Free and confidential emotional support for people in suicidal crisis or emotional distress. Available 24/7. Staffed by trained crisis workers.

Suicide.org

Free and confidential hot line for crisis intervention, information and referrals from professional crisis counselors. Available 24/7.

Boys Town Hotline

Call 1 (800) 448-3000

Crisis, resource and referral number for kids (boys and girls) and parents, staffed by trained counselors. Call or text. Available 24/7.

Childhelp National Child Abuse Hotline

Call 1 (800) 4-A-CHILD (422-4453)

Free and confidential hotline for crisis intervention, information and referrals from professional crisis counselors. Available 24/7.

TheHopeline.com

Call, chat via online or text 988

Suicide & Crisis Lifeline. Free, confidential suicide prevention line, available 24/7 to students and young adults.

Loveisrespect.org Hotline

Call 1 (866) 331-9474

Free and confidential resource to empower youth to prevent and end dating abuse. Call, text, or chat online with an advocate. Available 24/7.

National Domestic Violence Hotline

Call 1 (800) 799-7233

SAMHSA National Helpline

Call 1 (800) 662-HELP (4357)

Free and confidential resource and referral line for individuals and family members facing mental and/or substance use disorders. Available 24/7.

National Sexual Assault Hotline

Call 1 (800) 656-HOPE (4673)

Free and confidential crisis support via phone and online chat with a trained staff member. Available 24/7.

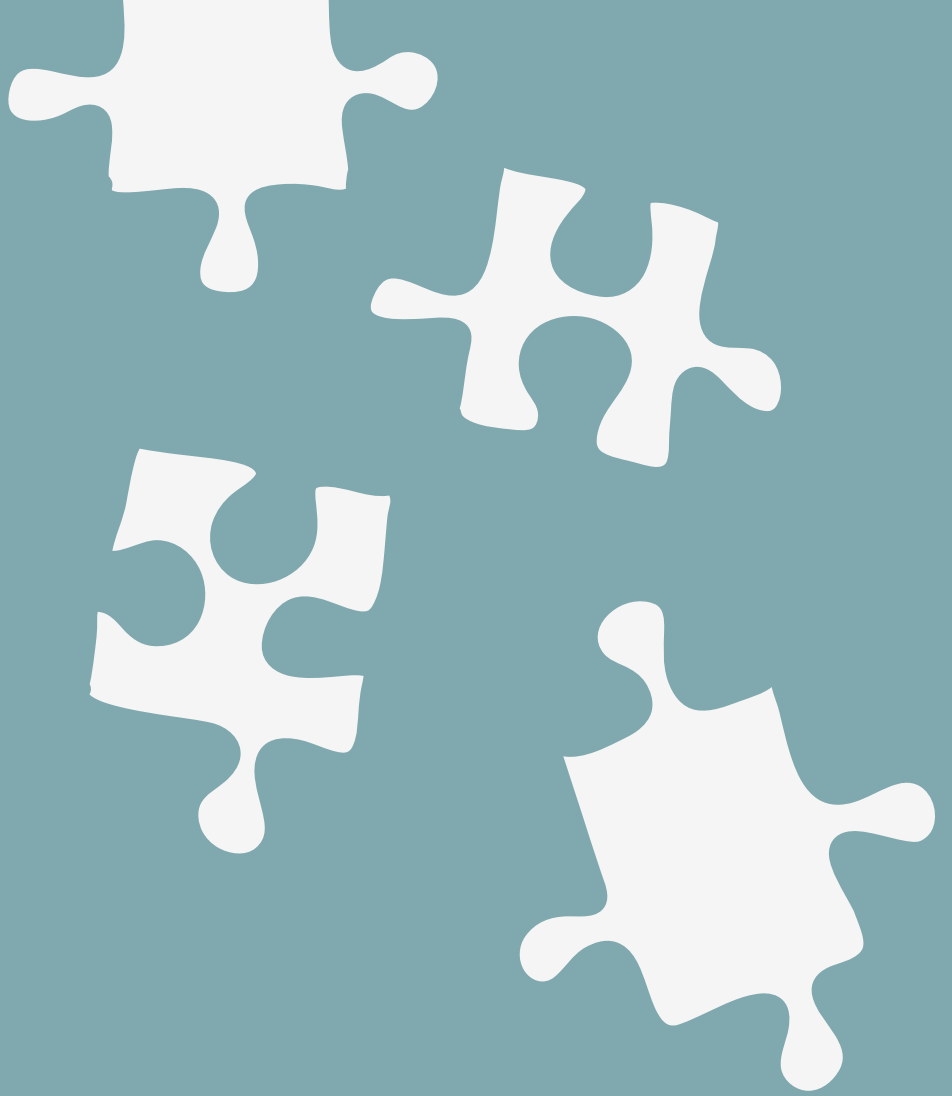


Your Mental Health Decide Guide

When you're ready to explore specific mental health support services available through your Jones Companies benefits, use the comparison chart below to better understand costs, coverage, accessibility, and more.

RESOURCES AVAILABLE TO ALL JONES ASSOCIATES			
	Employee Assistance Program (EAP)	Financial Wellbeing Support	Empathy Beneficiary Resources
Cost	Mental Health Services are available to you at NO COST		
Coverage	Jones Companies associates and their dependents		
Access	Online or over-the-phone		Online, over-the-phone, or via the Empathy mobile app
Availability	All services are available 24 hours a day, 7 days a week, 365 days a year!		
Services	Wellbeing Support, Workplace Challenges, Relationship Advice, Addiction Concerns	Budgeting, Debt Management, Student Loans, Mortgage Questions, ID Theft, Bankruptcy, and more	Grief Counseling, Funeral Planning, Estate Guidance, Obituary Services, and more

RESOURCES AVAILABLE TO ASSOCIATES ENROLLED IN JONES' MEDICAL PLAN			
	One Pass Select Fitness Program	UMR Mental Health & Telemental Health Visits	Teladoc Behavioral Health Visits
Cost	Pricing varies based on tier elected. Reference page 5 for details.	Mental Health Services are available to you at NO COST	
Coverage	Jones Companies associates and their dependents enrolled in the UMR plan		
Access	Digital and in-person	In-person or online virtual visits	Online or over-the-phone virtual visits
Availability	All services are available 24 hours a day, 7 days a week, 365 days a year!		
Services	Online workout builders, digital fitness classes, gym discounts, grocery delivery, and more	Guidance for anxiety, depression, trauma/loss, insomnia, family/marriage concerns, on-going medications, behavioral health concerns, postpartum grief, and more	



Jones