



First Responder Assistance Program

Your insurance coverage through Provident includes access to 24/7 confidential life assistance services for you and your family members. This program is designed to help you deal with the unique challenges and stressors that first responders face, as well as resources for your everyday legal, financial and child care issues.

For all you do for your community, let Provident help bring you peace of mind when you need it most.

24/7 Access to Address Personal Concerns

This program helps you address issues related to stress, relationships and other concerns that you and your family may face. Master's-degreed counselors are on hand to listen, provide guidance and offer appropriate referrals for:

- Stress/tension
- Depression and anxiety
- Substance abuse
- Grief and loss
- Family and other relationships
- Parenting

You can access these services anytime by phone. As needed, counselors can provide referrals related to insurance benefits and community resources.

Stress Management Coaching

Learn to better manage on-the-job stress with up to five telephone coaching sessions provided by counselors who work with you to identify stress triggers, learn coping techniques and develop an ongoing stress management plan.

Life Assistance Services and Referrals

We offer consultation, resources and referrals for the everyday concerns that can cause distractions and loss of focus when you need it most, including:

Family - Child care, elder care, adoption research and referrals

Financial - Referrals to consultants to assist with debt management, credit problems, retirement planning or college funding

Legal - Access to attorneys for 30-minute phone or in-person legal consultation

Don't Suffer in Silence

Call today
(855) 207-1747

Or visit:

www.providentins.com/frap

THE FIRST RESPONDER ASSISTANCE PROGRAM IS NOT INSURANCE AND IS NOT PROVIDED BY AXIS INSURANCE COMPANY. IT IS A SERVICE PROVIDED THROUGH PROVIDENT BYBHS™ IN PARTNERSHIP WITH RESPONDERS 1st CALL™.



The Accident & Health insurance coverage is underwritten by AXIS Insurance Company.

PBG-GN-001-AXI-0221



Help for Firefighters and Their Families When They Need It Most The First Responder Assistance Program From Provident

Your Trusted Leader for Providing Benefits to Emergency Services Personnel

Provident began serving volunteer fire departments in 1928 with our first blanket Accident & Health insurance policy to protect the financial livelihood of volunteer firefighters. In 1962, we introduced heart & illness related coverage.

With more than 90 years of experience, and our rich history in delivering volunteer firefighter insurance benefits, Provident continues to be a pioneer in developing insurance benefits for firefighters, EMS providers, police officers, arson investigators and other emergency services providers. We offer benefits for you and your family when you need them most.

providentins.com

Provident

P.O. Box 11588
Pittsburgh, PA 15238

Phone: 800.447.0360

Fax: 412.963.0415

According to a recent report in *Reader's Digest*,¹ firefighting is the second most stressful job in the US, with only a position related to active military service ranking higher. Due to the high levels of risk and the unpredictability of the job, anxiety and post-traumatic stress disorders (PTSD) are prevalent among firefighters.²

While many companies offer employee assistance programs (EAPs) to deal with work-life issues, such services are usually not available for volunteer firefighters, who must regularly deal with traumatic events and life-or-death decisions unique to their role, as well as the everyday stresses that most people face. Over time, these pressures can take a serious toll on a firefighter's physical and emotional health.

Confidential Assistance Available 24/7 to Help Firefighters Better Cope

Provident recognizes this service gap, and as a leading provider of benefits for emergency service organizations, offers a solution tailored to the distinct needs of firefighters. *The First Responder Assistance Program is included with the Accident & Health insurance coverage available through Provident.

This first-of-its-kind program provides firefighters and their household family members with confidential counseling, resources, and referrals to assistance for a range of issues, including:

- Stress Management
- Depression
- Family Conflict
- Anxiety
- Relationships
- Financial or Legal Concerns
- Addictions
- Grief and Loss
- Problem Gambling
- Child and Elder Care

As needed, counselors can provide referrals related to insurance benefits and community resources.



Managing Stress for Better Physical and Emotional Health

Stress-related issues often lead to sleep deprivation, depression, and substance abuse, and can often impact personal interactions and overall quality of life. These factors can contribute to a decline in physical and emotional health, which may be life-threatening in an emergency situation.

The First Responder Assistance Program offers a stress management program that includes up to five telephone coaching sessions provided by Masters-degreed counselors who identify stress triggers, teach coping techniques and develop an ongoing stress management plan.

Useful Resources to Lighten the Load of Everyday Life

In addition to the intense stress they may face in the line of duty, first responders still have to deal with many of the same issues and problems that most people do. The First Responder Assistance Program includes consultation, resources and referrals for the everyday concerns that can cause distractions and loss of focus when it's most important. Assistance is available to firefighters for:

- **Family issues** – Child care, elder care and adoption research and referrals
- **Legal needs** – Access to attorneys for 30-minute phone or in-person legal consultation
- **Financial concerns** – Referrals to financial consultants to assist with debt management, credit problems, retirement planning or college funding

Peace of Mind for our Local Heroes

The First Responder Assistance Program from Provident is designed to help firefighters better manage the stressors and struggles they shoulder in their efforts to protect their communities. For all that they sacrifice, let Provident help bring them the peace of mind they deserve any time they need it.

Find out how you can offer Accident & Health coverage with the First Responder Assistance Program from your Provident representative.

¹ NowakJul, Claire. "Most Stressful Jobs in America for 2018." Reader's Digest, Reader's Digest, 2018, www.rd.com/advice/work-career/stressful-jobs-2018/.

² Kim, Jieun E. et al. "Firefighters, Posttraumatic Stress Disorder, and Barriers to Treatment: Results from a Nationwide Total Population Survey." Ed. Soraya Seedat. Web. 27 Aug. 2018.



First Responder Assistance Program Frequently Asked Questions (FAQ)

When and how can I access these services?

Call (855) 207-1747 toll-free 24 hours/7 days

How do I access the website?

The website can be accessed through the following URL: <https://www.providentins.com/frap>

Do I need to enroll?

This program is included automatically with your Accident & Health insurance coverage provided through Provident. You do not need to enroll in the First Responder Assistance Program.

Are the services only related to First Responder incidents?

The services provided *are not* limited to first responder incidents and could be the result of work-related, family or any other unrelated incident or situation. The program is available to First Responders and their families to help cope with traumatic incidents, everyday life stress, family issues, and more.

Is the program confidential?

This program is confidential. No one will know you have used the service unless you give permission to discuss it or if you tell them yourself.

How are these services provided?

This program is provided through Provident Agency, Inc. by BHS, a leader in providing emotional and behavioral health consultations, in partnership with Responders 1st Call.

Tell me about the background and experience of the call center?

BHS has been providing mental and behavioral health services to organizations since 1983. The contact center is staffed by master's level clinicians with an average of 5 years of experience specially trained in assisting and supporting first responder groups.

Will I be billed for any of these services?

The program is included with your premium payment and is not paid for separately.

What types of problems can I get assistance with through the First Responder Assistance Program?

The First Responder Assistance Program offers resources and referrals for a variety of issues including Stress Management, Depression, Family Conflict, Anxiety, Relationships, Financial or Legal, Addictions, Grief and Loss, and Work/Life Balance.

What are work life services?

This program offers consultation, resources and referrals for the everyday concerns that can cause distractions and loss of focus when a First Responder needs it most, including:

- **Family** - Child care, elder care, adoption research and referrals
- **Legal** - Access to attorneys are for 30-minute phone or in-person legal consultation
- **Financial** - Referrals to consultants to assist with debt management, credit problems, retirement planning or college funding