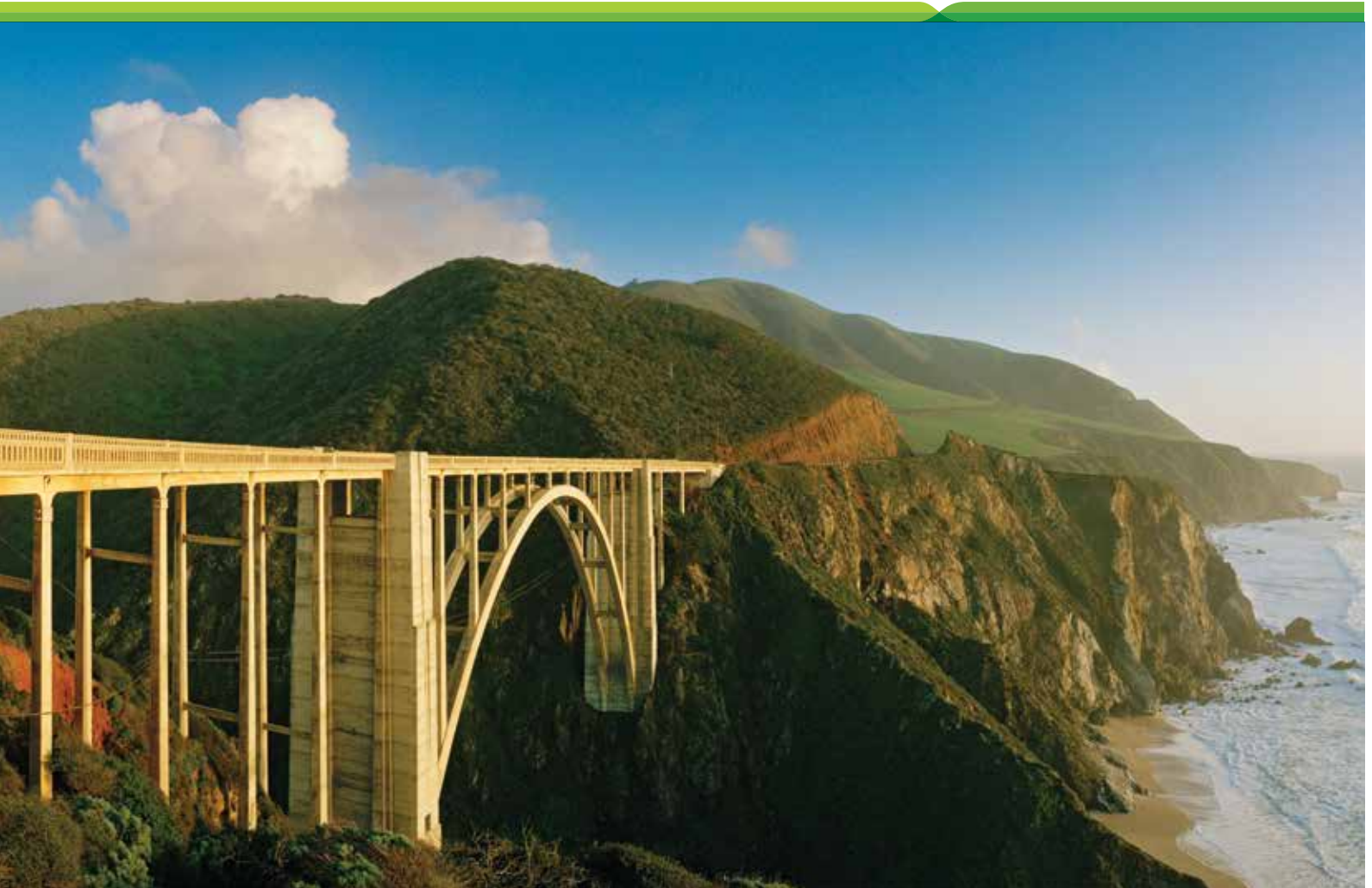


A network of support

Value-Add Programs for Group Life and Disability Income Insurance



Support for life's changes

We can't predict where life is going to take us. An injury or illness could send an otherwise active person out on disability leave for an indefinite period of time. Or the loss of a loved one may leave a family struggling to cope with the emotional and financial stress of rebuilding their lives.

That's when employees truly appreciate the network of professional support offered with **Group Life and Disability Income Insurance** from Symetra Life Insurance Company and First Symetra National Life Insurance Company of New York. Our value-add programs complement the insurance benefits provided under each policy and strengthen our goal of getting people to a better place.

> **Employee Assistance Program (EAP) with Will Preparation**

Finds the resources employees need to help with a variety of issues such as finding child or elder care, managing a serious illness or dealing with work/life issues.

> **Health Care Navigation**

Encourages employees on a covered disability leave to become educated, engaged consumers in their health care.

> **Travel Assistance**

Provides support when employees are traveling 100 miles or more away from home.

> **Identity Theft Protection Program**

Helps protect employees from ID theft while providing support in the event their identity is stolen.

> **Beneficiary Companion**

Offers a helping hand for families after a loss.

Employee Assistance Program (EAP)



It's tough for employees to do their best at work when faced with challenges such as finding child or elder care, dealing with substance abuse or managing family relationships. That's where an EAP can help.

Program Highlights

Five confidential face-to-face sessions¹

Enrolled employees and their household family members are eligible for up to five confidential sessions with a counselor, financial planner or lawyer each calendar year.

- Consultations may be face-to-face or by phone
- Sessions are per household and may be divided between the three types of professionals
- Counselors provide an assessment of concerns and refer participants to appropriate resources and providers
- Financial and legal professionals assist with matters such as tax-filing questions, debt issues, guardianship and power of attorney
- An additional five sessions are available in the event of a covered disability claim

Will preparation

EAP also includes will preparation services via the “Featured Programs” section of www.guidanceresources.com. Employees can create a simple, legally binding will for just \$14.99; printing and mailing services are available for an additional fee. Prices may be subject to change—contact ComPsych for additional information.

Who's Eligible?

DisabilityGuidance® (provided by ComPsych®) is available to anyone covered by a Symetra Group Disability Income Insurance policy at no additional employer cost.

For more information on the full service GuidanceResources® EAP option, which provides valuable tools for HR representatives and managers, contact your Symetra representative.

Accessing Services



Employees can call toll-free **1-888-327-9573**. The website, **www.guidanceresources.com**, provides access to self-assessment tools; tailored searches for child and elder care, attorneys and CPAs; and other helpful services.

Use SYMETRA in the Organization Web ID field to log in.

¹ In California, counseling sessions are limited to three sessions in a six-month period.

Health Care Navigation



Employees generally find themselves on their own when it comes to dealing with their medical plan. They're eager to find resources that can reassure them they are making the best decisions—a partner who can help navigate through their medical plan benefits.

Administrative Support

- Easy-to-understand explanation of benefits—help identifying what's covered and what's not
- Step-by-step guidance on medical claims and billing issues
- Cost estimation for covered and/or non-covered treatment options
- Fee and payment plan negotiation
- Referral to financial resources for the underinsured and uninsured
- Explanation of the appeals process

Clinical Support

- One-on-one reviews of employee health concerns
- Straightforward, easy-to-understand answers regarding specific diagnosis and treatment options
- Support and preparation for upcoming doctor's visits, lab work, tests and surgeries
- Coordination with appropriate health care plan provider(s)
- Referral to community resources and applicable support groups

Administrative and clinical specialists may also refer employees to DisabilityGuidance® EAP services and other work/life resources.

Who's Eligible?

HealthChampionSM (provided by ComPsych) is available for employees on a covered short- or long-term disability leave.

For more information on buy-up programs including options that offer HealthChampion to all employees, regardless of disability claim status, contact your Symetra representative.

Accessing Services



Claimants can call **1-866-263-4365** to access the health care navigation program 24 hours a day, seven days a week.

Assistance While Traveling



The Travel Assistance Program is available 24 hours a day to help protect employees, their spouses and dependent children from the unpredictable, whenever they travel 100 miles or more from home for less than 90 consecutive days.*

Key Services

- Help finding physicians, dentists and medical facilities
- Medical monitoring to determine if care is appropriate
- Transportation to a hospital/treatment facility or return home for treatment
- Arrangement for a dependent or traveling companion's return home
- Replacement of medication and eyeglasses
- Emergency message relay to and from friends, relatives and business associates
- Emergency cash
- Assistance locating lost or stolen items
- Legal assistance/bail
- Interpretation/translation services

Additionally, participants can call anytime and from anywhere to get pre-trip information or ask questions.

Who's Eligible?

Travel Assistance (provided by Europ Assistance) is available to individuals covered by Symetra Group Life and/or Disability Income Insurance policies.

For more information and plan design requirements, contact your Symetra representative.

Accessing Services



Employees just pick up the phone—24 hours a day, seven days a week—and call **1-877-823-5807** from North America or **(240) 330-1422** from anywhere else in the world.

*Students are covered for longer.

Identity Theft Protection Program



Identity theft is a rising concern. The Symetra Identity Protection Program provides employees with information to protect themselves and step-by-step coaching to help identify and resolve identity theft.¹

Key Services

- Lost wallet assistance²
- Credit information review³
- 3-bureau fraud alert placement assistance
- ID theft affidavit assistance
- Translation services while traveling
- Emergency cash advance while traveling (a repayment guarantee is needed)

A comprehensive Identity Theft Resolution Kit will provide employees with information and includes documentation and details about how to tackle the problem if their identity has been compromised.

Who's Eligible?

Identity Theft Protection (provided by Europ Assistance) is available to individuals covered by Symetra Group Life and/or Disability Income Insurance policies.

For more information and plan design requirements, contact your Symetra representative.

Accessing Services



Employees can call anytime, from anywhere—24 hours a day, seven days a week. The number for North America is **1-877-823-5807** and those traveling anywhere else in the world can call **(240) 330-1422**.

¹ Identity thefts discovered prior to enrollment in Symetra Group Insurance are not eligible for services.

² Europ Assistance will assist you with cancelling lost credit cards and provide information to help you replace lost items such as your driver's license and Social Security card.

³ Member must provide a copy of their credit report which can be obtained free of charge at www.annualcreditreport.com (once every 12 months).

A Helping Hand for Beneficiaries



The Beneficiary Companion Program is there to help with paperwork and other time-consuming details, providing relief from the confusion and frustration of managing a loved one's final affairs.

Key Services

- Guidance on how to obtain death certificate copies for final notifications
- Dedicated Beneficiary Assistance Coordinators to manage notifications and close loved one's accounts, including:

Social Security Administration

Credit reporting agencies

Credit card companies/financial institutions

Third-party vendors

Government agencies

- Assistance protecting the loved one's identity and full resolution services in case the deceased's identity is stolen

Who's Eligible?

Beneficiary Companion (provided by Europ Assistance) is available to individuals covered by Symetra Group Life and/or Disability Income Insurance policies.

For more information and plan design requirements, contact your Symetra representative.

Accessing Services



Beneficiaries can call the Symetra-dedicated toll-free number at **1-877-823-5807** for 24/7 support.

About Symetra

Symetra is a financially strong, well-capitalized company on the rise, as symbolized by our brand icon—the swift. Swifts are quick, hardworking and nimble—everything we aspire to be when serving our customers. We've been in business for more than half a century, operating on a foundation of financial stability, integrity and transparency. Our commitment is to create employee benefits products that people need and understand.

To learn more about us, visit www.symetra.com, www.symetra.com/ny or contact your representative.



About ComPsych

ComPsych is the largest provider of employee assistance programs, managed behavioral health, work/life and crisis intervention services.



About Europ Assistance

As the inventor of the assistance concept in 1963, Europ Assistance has handled more than 225 million cases in their company history.



www.symetra.com
www.symetra.com/ny

Symetra® is a registered service mark of Symetra Life Insurance Company.

Symetra Life Insurance Company and First Symetra National Life Insurance Company of New York (collectively, 'Symetra') are subsidiaries of Symetra Financial Corporation. Each company is responsible for its own financial obligations. Symetra Life Insurance Company and Symetra Financial Corporation do not solicit business in the state of New York and are not authorized to do so.

Group insurance policies are insured by and absence management programs are provided by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004 and are not available in any U.S. territory.

In New York, group insurance policies are insured by and absence management programs are provided by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124. Value-add programs are not available with New York group term life insurance coverage.

Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions.

EAP, Will Preparation and Health Care Navigation are offered by ComPsych® Corporation through Symetra Financial Corporation subsidiaries. Benefits may not be available in all states. Travel Assistance, Identity Theft Protection and Beneficiary Companion programs are offered by Europ Assistance through Symetra Financial Corporation subsidiaries. Benefits may not be available in all states. ComPsych Corporation and Europ Assistance are not affiliated with any of the subsidiaries under Symetra Financial Corporation.