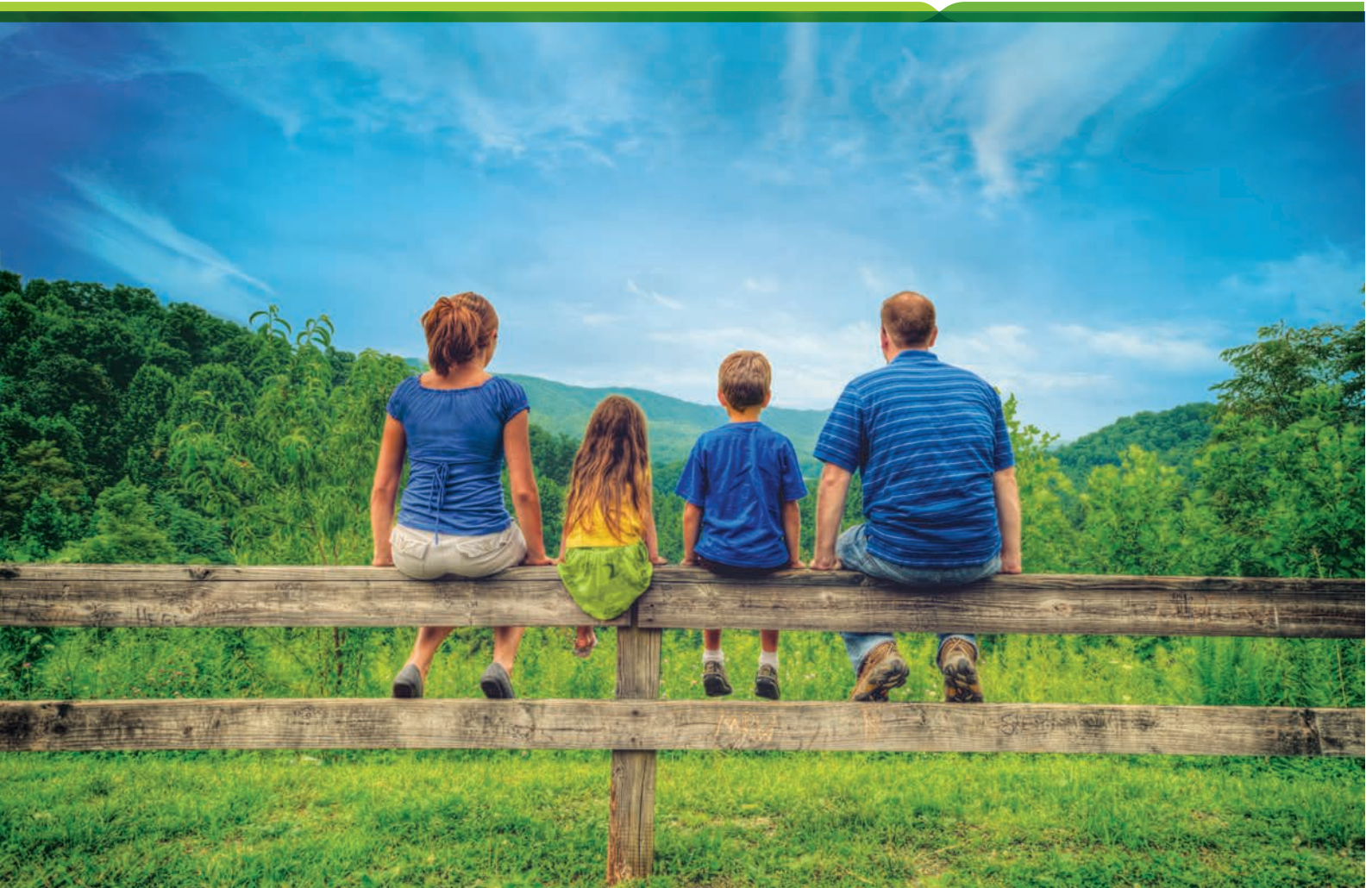


A network of support

Symetra 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 Symetra Group Life and Disability Income Insurance. 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 Resolution Assistance

Gives employees a resource in the event their ID 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.

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.

Program Highlights

Five confidential face-to-face sessions

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

- Consultations may be face-to-face or by telephone.
- 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.

Unlimited, free telephonic support

Counselors with a master's or doctoral degree in counseling are available 24/7 via a Symetra-dedicated toll-free phone number, 1-888-327-9573.

Online Resources and Tools



www.guidanceresources.com

This site provides access to self-assessment tools; tailored searches for child and elder care, attorneys, CPAs, and other helpful services. Take a look around by logging in and entering **SYMETRA** in the company ID field.

Will Preparation

EAP also includes will prep 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 an additional \$9.99). These fees are paid for by the employee.

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.

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.

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.

Assistance While Traveling



A Travel Assistance Program that is there to help 24 hours a day—when employees are traveling 100 miles or more from home. Workers are covered whether they are away for business or pleasure.

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's 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.
- Pre-trip information.

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.

Identity Theft Resolution Assistance



Symetra's ID Theft Resolution Program gives employees high-touch 24/7 service that helps protect them from ID theft while providing support in the event their identity is stolen.

Service Details

- Support and guidance are available immediately upon enrollment—no need to wait for an incident to occur.¹
- Help is just a phone call away wherever employees travel, including lost wallet protection, translation services and emergency cash.

Who's Eligible?

Travel Assist, ID Theft Resolution and Beneficiary Companion programs (provided by Europ Assistance) are 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.

A Helping Hand for Beneficiaries



Beneficiary Companion offers relief from the confusion and frustration many people face when trying to manage a loved one's final affairs.

Program Services

- Guidance on how to obtain death certificate copies for final notifications.
- Dedicated Beneficiary Assistance Coordinators to manage notifications, 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 resolution assistance in case the deceased's identity is stolen.

Accessing Services



Beneficiaries can call the Symetra-dedicated toll-free number at **1-877-823-5807** 24/7 for support. The website, **www.europassistance-usa.com/beneficiary** is also an excellent resource for valuable information.

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.



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 150 million cases in their company history.

Symetra Group Life and Disability Income Insurance policies are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, and are not available in any U.S. territory. Benefit availability and provisions may vary by state. 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.

In New York, employee benefits are insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124.

Symetra Life Insurance Company and First Symetra National Life Insurance Company of New York are subsidiaries of Symetra Financial Corporation. Both subsidiaries are separately responsible for their own financial obligations.

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