



# 2017 VOLUNTARY BENEFITS GUIDE



# VOLUNTARY SUPPLEMENTAL BENEFITS

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Short- and long-term disability and life insurance policies are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. Group life value-add programs are offered by Europ Assistance through Symetra; disability value-add programs provided by ComPsych® Corporation through Symetra. Europ Assistance, ComPsych, Homeland HealthCare and Local 701 are not affiliated with Symetra Life Insurance Company or its affiliates.

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Greetings Automobile Mechanics' Local #701 Welfare Fund Participants:

Last year we partnered with the experts at Homeland HealthCare, LLC (Homeland) to offer a new health care program. For a second year, we are pleased to be able to offer these Voluntary benefits to you and your eligible dependents. Having access to health insurance and other employee benefits for you and your loved ones is extremely important. Through our organization, you and your dependents have access to financial protection through life, disability, accident and critical illness insurance and numerous resources to support your overall well-being.

This Voluntary Benefits Guide provides details about your benefit options. Reviewing the material contained in this guide will help you make the best possible decisions about your healthcare benefits. You can access their licensed experts by calling Homeland directly at (844) 275-2719.

We hope you will be pleased with these programs and services as we strive to provide a competitive benefits package for you and your family.

Sincerely,

Your Management Team

# 5Star Critical Illness Insurance



Do you know someone who survived cancer, a heart attack or other critical illnesses? With nearly 3,000,000 critical illness cases being diagnosed each year, most families have experienced the financial hardship associated with the survival of a critical illness.

Statistics show that a 25-year old male non-smoker has a 24% chance of having a critical illness (cancer, heart attack or stroke) prior to turning age 65, and a 49 percent chance if he smokes;\* that's four (4) times higher than premature death before age 65.

Nearly two-thirds of U.S. bankruptcies are the result of medical expenses and 78% of those filing for bankruptcy had health insurance. Your employer is providing this new type of insurance in order to complement your overall benefit package. Group Critical Illness Coverage was designed to allow you an easy and affordable way to provide for your additional financial needs.

## Benefit Highlights

### GUARANTEED-ISSUE

No health questions asked during Open Enrollment or for newly eligible employees\*\*.

Employee - age 18-65 up to \$15,000; age 66-70 up to \$5,000

NEW THIS YEAR - Spouse up to \$7,500

NEW THIS YEAR - Children up to \$5,000

### LEVEL BENEFITS TO AGE 65

Benefits remain level until insured reaches age 65, then they reduce 50%. Applicants age 60-65 benefits remain level for five (5) years. Applicants age 66-70 have a maximum benefit of \$5,000.

### TRIPLE BENEFITS

Critical Illness insurance provides a cash payment upon the first occurrence of a covered illness, and with our multiple benefit feature you may receive up to three (3) times the face amount of your policy upon diagnosis of a condition within each of the critical illness categories. No more than 100% will be paid in each category of critical illness.

### PORTABILITY

You and your family continue coverage with no loss of benefits should you terminate employment after the first premium is paid, in which case premiums can be paid on a direct bill basis.

### SPOUSE COVERAGE

Spouse benefits are available up to 50% of the employee face amount, not to exceed \$25,000.

### CHILD(REN) COVERAGE

A \$10,000 Children's Benefit can be added to the employee's policy for an additional premium of \$0.75/week or \$3.25/month. One premium covers all dependent children up to age 26.

Benefits	Benefit Amount
<b>Category 1 - Cardiovascular Condition</b>	
Heart attack	100%
Stroke	100%
Heart transplant	100%
Coronary Bypass Surgery	25%
Angioplasty	25%
<b>Category 2 - Cancer</b>	
Invasive Cancer - Diagnosis more than 30 days after effective date of coverage	100%
Invasive Cancer - Diagnosis during the first 30 days of in force coverage	10%
Cancer In Situ (also called non-invasive) - Diagnosis more than 30 days after effective date of coverage	25%
Cancer In Situ (also called non-invasive) - Diagnosis during the first 30 days of in force coverage	2.5%

Benefits	Benefit Amount
<b>Category 3 - Additional Conditions</b>	
Major Organ Transplant (not covered in Category 1)	100%
End-Stage Renal Failure	100%
Advanced Alzheimer's disease	100%
Paralysis	100%
Occupational HIV Infection	100%

Must work a minimum of 30 hours per week to be eligible.

\* National Critical Illness Risk Assessment Study published by the American Association for Critical Illness Insurance

\*\* If applying for coverage over the guaranteed-issue amount, all medical questions including height and weight will be required.

# 5Star Critical Illness Insurance



## Employee Monthly Rates

Non-Tobacco												
Ages	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65	66-69	70
\$5,000	\$0.85	\$1.08	\$1.41	\$2.08	\$3.17	\$5.22	\$8.27	\$13.30	\$18.89	\$26.04	\$26.04	\$31.90
\$10,000	\$1.70	\$2.15	\$2.81	\$4.16	\$6.33	\$10.45	\$16.55	\$26.61	\$37.78	\$52.08	—	—
\$15,000	\$2.55	\$3.23	\$4.22	\$6.23	\$9.50	\$15.67	\$24.82	\$39.91	\$56.67	\$78.12	—	—
\$20,000	\$3.40	\$4.30	\$5.63	\$8.31	\$12.67	\$20.89	\$33.10	\$53.21	\$75.57	\$104.16	—	—
\$25,000	\$4.25	\$5.38	\$7.03	\$10.39	\$15.83	\$26.12	\$41.37	\$66.51	\$94.46	\$130.20	—	—
\$50,000	\$8.50	\$10.75	\$14.07	\$20.78	\$31.66	\$52.23	\$82.75	\$133.03	\$188.91	\$260.40	—	—

Tobacco												
Ages	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65	66-69	70
\$5,000	\$1.25	\$1.47	\$2.28	\$3.54	\$5.80	\$9.46	\$15.47	\$23.55	\$35.50	\$47.53	\$47.53	\$61.26
\$10,000	\$2.51	\$2.93	\$4.56	\$7.08	\$11.60	\$18.93	\$30.94	\$47.11	\$71.00	\$95.06	—	—
\$15,000	\$3.76	\$4.40	\$6.83	\$10.62	\$17.40	\$28.39	\$46.41	\$70.66	\$106.50	\$142.58	—	—
\$20,000	\$5.02	\$5.87	\$9.11	\$14.16	\$23.21	\$37.86	\$61.88	\$94.21	\$142.00	\$190.11	—	—
\$25,000	\$6.27	\$7.33	\$11.39	\$17.70	\$29.01	\$47.32	\$77.35	\$117.77	\$177.50	\$237.64	—	—
\$50,000	\$12.54	\$14.66	\$22.78	\$35.40	\$58.01	\$94.65	\$154.70	\$235.54	\$355.00	\$475.28	—	—

## Spouse Monthly Rates

Non-Tobacco										
Ages	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65
\$2,500	\$0.43	\$0.54	\$0.70	\$1.04	\$1.58	\$2.61	\$4.14	\$6.65	\$9.45	\$13.02
\$5,000	\$0.85	\$1.08	\$1.41	\$2.08	\$3.17	\$5.22	\$8.27	\$13.30	\$18.89	\$26.04
\$7,500	\$1.28	\$1.61	\$2.11	\$3.12	\$4.75	\$7.84	\$12.41	\$19.95	\$28.34	\$39.06
\$10,000	\$1.70	\$2.15	\$2.81	\$4.16	\$6.33	\$10.45	\$16.55	\$26.61	\$37.78	\$52.08
\$12,500	\$2.13	\$2.69	\$3.52	\$5.20	\$7.92	\$13.06	\$20.69	\$33.26	\$47.23	\$65.10
\$15,000	\$2.55	\$3.23	\$4.22	\$6.23	\$9.50	\$15.67	\$24.82	\$39.91	\$56.67	\$78.12
\$20,000	\$3.40	\$4.30	\$5.63	\$8.31	\$12.67	\$20.89	\$33.10	\$53.21	\$75.57	\$104.16
\$25,000	\$4.25	\$5.38	\$7.03	\$10.39	\$15.83	\$26.12	\$41.37	\$66.51	\$94.46	\$130.20

Tobacco										
Ages	18-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65
\$2,500	\$0.63	\$0.73	\$1.14	\$1.77	\$2.90	\$4.73	\$7.74	\$11.78	\$17.75	\$23.76
\$5,000	\$1.25	\$1.47	\$2.28	\$3.54	\$5.80	\$9.46	\$15.47	\$23.55	\$35.50	\$47.53
\$7,500	\$1.88	\$2.20	\$3.42	\$5.31	\$8.70	\$14.20	\$23.21	\$35.33	\$53.25	\$71.29
\$10,000	\$2.51	\$2.93	\$4.56	\$7.08	\$11.60	\$18.93	\$30.94	\$47.11	\$71.00	\$95.06
\$12,500	\$3.13	\$3.67	\$5.70	\$8.85	\$14.50	\$23.66	\$38.68	\$58.88	\$88.75	\$118.82
\$15,000	\$3.76	\$4.40	\$6.83	\$10.62	\$17.40	\$28.39	\$46.41	\$70.66	\$106.50	\$142.58
\$20,000	\$5.02	\$5.87	\$9.11	\$14.16	\$23.21	\$37.86	\$61.88	\$94.21	\$142.00	\$190.11
\$25,000	\$6.27	\$7.33	\$11.39	\$17.70	\$29.01	\$47.32	\$77.35	\$117.77	\$177.50	\$237.64

Dependent Child(ren) coverage of \$10,000 is effective until age 26 at \$3.25/monthly.

Maximum spouse benefit: \$25,000. The \$25,000 reduces by 50% at covered employee's age 65 or, if coverage was issued after age 60, upon the five-year anniversary of the certificate date.

# 5Star Accident Insurance



Accidents happen! If an employee had an accident and missed work for a period of time, how would his/her income be affected? And think about all those extra expenses incurred - co-pays, deductibles, and unexpected out of pocket medical expenses that add up so quickly. Or, consider the possibility of having to hire help at home, additional child care, or any other unexpected expenses while in recovery. A family could spend an average of \$4,300 on out-of-pocket costs even with medical coverage.\* Group Accident Insurance is a strong supplement to major medical insurance.

## Benefit Highlights

- Guaranteed-Issue – no health questions required to enroll
- Coverage for injuries that occur on- and off-the-job
- Pays cash benefits directly to you
- Provides coverage for spouse and children

## Monthly Rates

Accident Insurance Monthly Rates	
Employee	\$24.23
Employee and Spouse	\$36.32
Employee and Child(ren)	\$43.60
Family	\$54.47

Must work a minimum of 30 hours per week to be eligible.

\* Brandeisky, K. Here's How Much the Average American Worker Has to Pay for Healthcare, Sept. 2015, [www.time.com/money/4044394/average-health-deductible-premium](http://www.time.com/money/4044394/average-health-deductible-premium)

# 5Star Accident Insurance



Benefits	Benefit Amount
<b>AD&amp;D</b>	
Common Carrier Benefits	\$200,000
Loss of Life (employee)	\$100,000
Loss of Life (spouse)	50% of EE
Loss of Life (child)	25% of EE
<b>Dismemberment</b>	
Both hands, both feet, sight of both eyes, or any combination of two or more	\$20,000
Loss of one hand or arm	\$10,000
Loss of one foot or leg	
Loss of sight in one eye	
Quadriplegia	\$12,500
Paraplegia	\$7,500
Hemiplegia (both limbs on one side)	
Uniplegia	\$5,000
Loss of two or more fingers, toes or any combination of two or more losses	\$3,000
Loss of one finger or toe	\$1,500
Spouse Dismemberment benefits	100% of EE
Child(ren) Dismemberment benefits	25% of EE
<b>Catastrophic Accident</b>	
Loss of sight in both eyes	\$100,000
Loss of use of one arm and one leg	
Loss of both hands and arms	
Loss of both feet or legs	
Loss of hearing of both ears	
Loss of the ability to speak	\$50,000
Loss of one hand and one foot	
Spouse Catastrophic benefits	100% of EE
Child Catastrophic benefits	25% of EE
Age Reduction @ age 69	50%
<b>Dislocation</b>	
Hip	\$5,000
Knee (except patella)	\$2,500
Ankle bones	\$2,000
Collarbone (sternoclavicular)	\$1,200
Lower Jaw, Shoulder, Elbow or Wrist	\$700
Hand bones	
Collarbone (Acromioclavicular & separation)	\$250
One finger or one toe	
Spouse Dislocation benefits	100%
Child(ren) Dislocation benefits	100%
Dislocation treatment w/o anesthesia	25% of benefit
<b>Burn Benefits</b>	
2nd degree (36% of body surface)	\$1,000
3rd degree (9 – 34 square inches)	\$2,000
3rd degree (35+ square inches)	\$12,500
Skin grafts	25% burn benefits

<b>Fracture Benefits</b>	
Skull-depressed (not bones of face/nose)	\$5,000
Skull-simple (not bones of face/nose)	\$2,500
Hip or thigh	\$3,500
Pelvis, Vertebrae, Leg (tibia/fibula)	\$2,000
Vertebral processes	\$700
Arm, between shoulder and elbow	\$850
Upper jaw, Maxilla (not Alveolar proc.)	
Shoulder blade, Collarbone	\$700
Knee cap, Ankle, Foot	
Forearm, hand or wrist	
Lower Jaw (not Alveolar process)	
Rib	\$500
Bones of face or nose	\$850
Finger, Toe	\$150
Coccyx	\$500
Spouse Fracture benefits	100%
Child(ren) Fracture benefits	100%
Fractured diag. as Chip Fracture	25%
<b>Hospital and Medical Benefits</b>	
Hospital Admission – per admission	\$1,000
Daily Hospital confinement	\$300
Max days per confinement	365 days
Daily Hospital ICU confinement	\$750
Max days per confinement	15 days
Recurrence treated as continuation...	30 days
Ambulance (ground service)	\$100
Ambulance (air service)	\$500
Ground ambulance within...	90 days
Outpatient medical expenses	\$300
Blood, plasma, platelets	\$300
ER Treatment	\$200
<b>Laceration Benefits</b>	
Laceration up to 2" stitches	\$75
Laceration 2 – 6" stitches	\$250
Laceration over 6" stitches	\$500
Laceration repaired without stitches	\$50
<b>Other Benefits</b>	
Concussion	\$150
Emergency Dental extraction	\$75
Emergency Dental repair work	\$200
Eye injury, removal of foreign body	\$250
Exploratory Arthroscopic Surgery	\$150
Physical Therapy – per visit	\$25
Maximum visits per Accident	6
Wellness Benefit per insured (includes vaccinations and sports physicals)	\$50
Frequency	1

# Symetra Group Short-Term Disability Income Insurance



One of the most important assets a person has is the ability to earn a paycheck. Disability income insurance can provide financial protection in the event that someone is unable to work due to injury or illness.

When it comes to disability income insurance, you'll find that Symetra approaches claims management a little differently. Symetra is not interested in just issuing claimants a check; they want to help you get back to work as quickly as possible. Every policy is supported with this type of advocacy-based service—whether you are covered under the policy for four days, or four months. And for those needing to transition from short-term benefits to long-term coverage, Symetra makes it a seamless process for everyone involved.

Symetra Group Short-Term Disability Income Insurance provides financial protection in the event you are unable to work due to injury or illness.

## Short-Term Disability Income Insurance (STD)

**Eligibility:** All full-time active employees working a minimum of 20 hours per week  
Eligibility excludes all temporary and seasonal employees

**Benefit Percent:** 60%

**Maximum Weekly Payment Amount:** \$500

**Elimination Period\*:** 7 Days Accident / 7 Days Sickness

**Maximum Payment Duration:** 26 Weeks

**Pre-Existing Limitation:** 3 Month Look Back/12 Month Pre-Existing Condition Waiting Period

### Benefit Highlights

- Non-occupational coverage only
- Maternity is covered as any other condition
- STD benefits will be reduced by other income amounts, including integration with Workers' Compensation benefits

## Monthly Rates<sup>†</sup>

Sample Monthly Rates for Selected Dollar Amounts <sup>†</sup> (60% of salary or MAX \$500 paid weekly)										
Age Band	<29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	>70
Rate Per \$10	\$0.45	\$0.44	\$0.50	\$0.54	\$0.63	\$0.79	\$0.99	\$1.24	\$1.37	\$1.83
\$500 Weekly Benefit	\$22.50	\$22.00	\$25.00	\$27.00	\$31.50	\$39.50	\$49.50	\$62.00	\$68.50	\$91.50

\* Non-occupational coverage only for up to 26 weeks. Non-incremental plan. You will receive 60% of your weekly salary up to a maximum amount of \$500 per week.

† Sample rates are examples only. Final rates determined by age and salary.

# Symetra Group Long-Term Disability Income Insurance



Symetra Group Long-Term Disability Income Insurance is designed to pay a benefit to you in the event you cannot work because of a covered illness or injury. This benefit replaces a portion of your income, thus helping you meet your financial commitments in a time of need.

## Long-Term Disability Income Insurance (LTD)

**Eligibility:** All full-time active employees working a minimum of 20 hours per week

Eligibility excludes all temporary and seasonal employees

**Benefit Percent:** 60%

**Maximum Monthly Payment Amount:** \$3,000

**Elimination Period:** 180 Days

**Maximum Payment Duration:** 5 Years

**Definition of Disability:** 1 Year Regular Occupation

**Partial / Residual:** Residual

**Mental Illness / Substance Abuse Limitation:** 24 Months per Lifetime

**Personal Care Benefit:** Yes

**Worksite Modification:** \$2,000

### Benefit Highlights

- Coverage is subject to exclusions and limitations, including a 3/12 pre-existing condition exclusion.
- \$100 or 10% minimum monthly benefit.
- LTD benefits will be reduced by other income amounts, including integration with Family Social Security benefits.
- Survivor Benefit – If you die, Symetra will pay your survivor benefit, equal to 3 months of your gross disability payment to your beneficiary.
- Return-to-Work Benefit – Encourages disabled members to return to work on a partial or part-time basis. During an initial 12 month incentive period, earnings and benefits can equal pre-disability income.
- Maternity is covered as any other condition.
- Waiver of Premeium – Premium payments for coverage are suspended while you are receiving disability income payments.

### Monthly Rates<sup>†</sup>

Sample Monthly Rates for Selected Dollar Amounts <sup>†</sup> (60% of salary or MAX \$3,000 paid monthly)												
Age Band		<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	>70
Rate Per \$100		\$0.08	0.10	\$0.16	\$0.22	\$0.38	\$0.61	\$1.01	\$1.58	\$1.43	\$1.00	\$0.72
Annual Salary	Monthly Benefit											
\$45,000	\$2,250	\$3.00	\$3.75	\$6.00	\$8.25	\$14.25	\$22.88	\$37.88	\$59.25	\$53.63	\$37.50	\$27.00
\$55,000	\$2,750	\$3.67	\$4.58	\$7.33	\$10.08	\$17.42	\$27.96	\$46.29	\$72.42	\$65.54	\$45.83	\$33.00
\$60,000	\$3,000	\$4.00	\$5.00	\$8.00	\$11.00	\$19.00	\$30.50	\$50.50	\$79.00	\$71.50	\$50.00	\$36.00

Seamless transition from STD to LTD. Non-incremental plan. You will receive 60% of your monthly salary up to \$3,000 per month.

<sup>†</sup> Sample rates are examples only. Final rates determined by age and salary.

## What's supplemental group life insurance?

It's term life insurance purchased through your employer. It's called "term" because it provides protection for a set period of time. And the insurance you buy supplements the other group life insurance offered by your employer, giving your family's financial future even greater protection.

### Benefit Highlights

- Coverage is offered at attractive group rates—lower than if you were to buy this insurance on your own.
- No complicated applications to complete. A simple enrollment form is all it usually takes.
- No medical questionnaires to complete if enrolling during your initial eligibility period.
- You can choose an amount that fits your needs.
- Your insurance may be portable, meaning you can continue coverage at group rates even if you terminate your employment.

**Eligibility:** All full-time active employees working a minimum of 20 hours per week. Excludes all temporary and seasonal employees.

**Benefit Maximum:** The lesser of 5 x salary or \$100,000

**Guarantee Issue Amount:** \$100,000

**Premium Waiver Provision:** Premium Waiver if disabled prior to age 60

**Premium Waiver Elimination Period:** 6 Months

**Disability Duration:** To age 70

**Accelerated Death Benefit:** 50%

**Combined Accelerated Death Benefit Maximum:** \$250,000

**Terminal Illness Period:** 24 Months

**Combined Portability Maximum:** \$250,000

**Age Reduction:** Original volume is reduced to 50% at age 70

**Spouse Benefit:** Increments of \$5,000 to a maximum of \$50,000, not to exceed 50% of Employee's Supplemental Life Coverage

**Child(ren) Benefit:** Ages 15 days to 6 months - \$250, ages 6 months to age 19 - increments of \$1,000 to a maximum of \$10,000 of Supplemental Life coverage.

## Monthly Rates

Member												
Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
<b>\$10,000</b>	\$0.97	\$0.97	\$0.97	\$1.35	\$2.28	\$3.95	\$6.54	\$11.57	\$13.95	\$20.84	\$38.80	\$38.80
<b>\$40,000</b>	\$3.88	\$3.88	\$3.88	\$5.40	\$9.12	\$15.80	\$26.16	\$46.28	\$55.80	\$83.36	\$155.20	\$155.20
<b>\$60,000</b>	\$5.82	\$5.82	\$5.82	\$8.10	\$13.68	\$23.70	\$39.24	\$69.42	\$83.70	\$125.04	\$232.80	\$232.80
<b>\$80,000</b>	\$7.76	\$7.76	\$7.76	\$10.80	\$18.24	\$31.60	\$52.32	\$92.56	\$111.60	\$166.72	\$310.40	\$310.40
<b>\$100,000</b>	\$9.70	\$9.70	\$9.70	\$13.50	\$22.80	\$39.50	\$65.40	\$115.70	\$139.50	\$208.40	\$388.00	\$388.00

  

Spouse												
Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
<b>\$5,000</b>	\$0.49	\$0.49	\$0.49	\$0.68	\$1.14	\$1.98	\$3.27	\$5.79	\$6.98	\$10.42	\$19.40	\$19.40
<b>\$20,000</b>	\$1.94	\$1.94	\$1.94	\$2.70	\$4.56	\$7.90	\$13.08	\$23.14	\$27.90	\$41.68	\$77.60	\$77.60
<b>\$30,000</b>	\$2.91	\$2.91	\$2.91	\$4.05	\$6.84	\$11.85	\$19.62	\$34.71	\$41.85	\$62.52	\$116.40	\$116.40
<b>\$40,000</b>	\$3.88	\$3.88	\$3.88	\$5.40	\$9.12	\$15.80	\$26.16	\$46.28	\$55.80	\$83.36	\$155.20	\$155.20
<b>\$50,000</b>	\$4.85	\$4.85	\$4.85	\$6.75	\$11.40	\$19.75	\$32.70	\$57.85	\$69.75	\$104.20	\$194.00	\$194.00

  

Child											
	\$250*	\$1,000	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000
	\$0.143	\$0.143	\$0.286	\$0.429	\$0.572	\$0.715	\$0.858	\$1.001	\$1.144	\$1.287	\$1.43

\* Ages 15 days to 6 months only.  
Availability varies by state.

# SYMETRA VALUE-ADD PROGRAMS



# Symetra Value-Add Programs for Group Life and Disability Income Insurance

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. Symetra's value-add programs complement the insurance benefits provided under each policy and strengthen our goal of getting people to a better place.

The following programs are available at no additional cost to participants who elect Symetra Short- or Long-Term Disability coverage.

## Employee Assistance Program (EAP)

### Confidential sessions with a counselor, financial planner or attorney

- 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 with a master's or doctor-level degree can provide an assessment of concerns and refer participants to appropriate resources and providers for stress, anxiety, depression, job pressures, grief and loss and substance abuse.
- Financial and legal professionals can assist with matters such as tax-filing questions, divorce, family law, debt and bankruptcy, guardianship, power of attorney, retirement & estate planning and civil & criminal actions.
- An additional five sessions are available in the event of a covered disability claim.

### Unlimited, free telephonic support

Counselors with a master's or doctor-level degree are available 24/7 via a Symetra-dedicated number, **(888) 327-9573**.

**www.guidanceresources.com** 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.

## HealthChampion<sup>SM</sup>

### 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 your health concerns.
- Straightforward, easy-to-understand answers regarding specific diagnosis and treatment options.
- Support and preparation for upcoming doctor's visits, lab work and procedures.
- Coordination with appropriate health care plan provider(s).
- Referrals to community resources and applicable support groups, as well as employee assistance program (EAP) counseling and legal and financial guidance.

Call **(866) 263-4365** to reach one of our live master's or doctor-level Guidance Consultants who will assess your issues and needs, then connect you to the appropriate HealthChampion specialist.

The following programs are available at no additional cost to participants who elect Symetra Group Term Life Insurance coverage.

## Travel Assistance

You are covered traveling 100 miles or more from home, business or pleasure.

- 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.

Call **(877) 823-5807** 24/7 from North America or **(240) 330-1422** from anywhere else in the world.

## Identity Theft Protection Program

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

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

Call **(877) 823-5807** 24/7 from North America or **(240) 330-1422** from anywhere else in the world.

\* Identity thefts discovered prior to enrollment in Symetra Group Insurance are not eligible for services

## Beneficiary Companion Program

### Guidance Services & Fraud Resolution

- 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.
  - **A credit report review with the beneficiary**
  - **Suppression of the deceased's credit report or an offer to freeze/close the account with credit bureaus**
  - **Full-service resolution assistance if the deceased's identity is stolen, including affidavit assistance, credit bureau and fraud department notification, help filing a police report, and creditor follow-up**

Call **(877) 823-5807** for your Beneficiary Companion Guidebook and 24/7 support.

The website, [www.europassistance-usa.com/beneficiary](http://www.europassistance-usa.com/beneficiary) is also an excellent resource for valuable information.

# Directory

<b>Benefits Center</b>	(844) 275-2719
<b>5Star Life Insurance Company</b>	(800) 776-2322 <a href="http://www.5starlifeinsurance.com">www.5starlifeinsurance.com</a>
<b>Symetra</b>	(800) 796-3872 <a href="http://www.symetra.com">www.symetra.com</a>
<b>Symetra Value-Add Programs</b>	
<b>Employee Assistance Program (EAP)</b>	(888) 327-9573 <a href="http://www.guidanceresources.com">www.guidanceresources.com</a> Company ID: SYMETRA
<b>HealthChampion<sup>SM</sup></b>	(866) 263-4365
<b>Travel Assistance</b>	North America : (877) 823-5807 Worldwide: (240) 330-1422
<b>Identity Theft Protection Program</b>	North America : (877) 823-5807 Worldwide: (240) 330-1422
<b>Beneficiary Companion</b>	(877) 823-5807 <a href="http://www.europassistance-usa.com/beneficiary">www.europassistance-usa.com/beneficiary</a>

**CALL (844) 275-2719**

to speak with an Benefit Advisor to  
make your Voluntary Benefit selections.