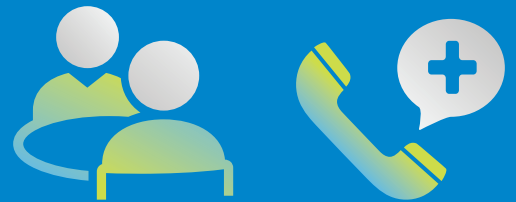


Support for life's many challenges



Employee Assistance and Health Care Navigation Programs
for Group Disability Insurance

Helping you cope with the present and plan for the future

When life gets tough, it's helpful to have someone in your corner to listen. That's what you get from DisabilityGuidanceSM—an Employee Assistance Program that offers confidential counseling for individuals covered under a Symetra group disability policy.

Program highlights

Up to five¹ face-to-face confidential sessions with a counselor, financial planner or attorney are available to you and your eligible family members each calendar year.² An additional five sessions are available if you have a covered disability claim. Sessions are per household and may be divided among the three types of professionals. These services are included in the overall premium, so no additional payment is required to use the program.

Confidential counseling

Trained counselors with a master's or doctorate degree are just a phone call away to provide you the right resources for stress, anxiety, job pressures, substance abuse, and grief and loss.

Legal support

Talk to an attorney about legal concerns such as divorce, real estate transactions, debt and bankruptcy, and more.

Need legal representation?

A general guidance consultant will refer you to a qualified attorney in your area for a free 30-minute consultation. Any customary legal fees after that are reduced by 25%.

Financial information and resources

A certified public accountant or financial planner can provide financial information and guidance on topics like debt, taxes, retirement planning, credit card or loan problems, and more.

Online resources and tools

Get trusted, professional information about relationships, work, school, children, wellness, legal or financial issues, and more. Turn to GuidanceResources[®] online for:

- Timely articles, tutorials, videos and self-assessments.
- “Ask the Expert” personal responses to your questions.
- Searches for child or elder care, attorneys and financial planners.

Planning for the future

A will is one of the most important legal documents you can have. It ensures that you'll control who gets your property, who will be your children's guardian, and who manages your estate when you die.

EstateGuidance[®] makes it easy to create a simple, customized, legally binding will by offering:

- Convenient online access to will documentation tools.
- Simple-to-follow instructions guiding you through the will-generation process.
- Online support from licensed attorneys, if needed.
- The ability to make revisions at no cost.

A simple will costs just \$14.99. Printing and mailing services are available for an additional fee. Prices may be subject to change—contact ComPsych for additional information.

First-time users, follow these simple steps:

- 1 Go to www.guidanceresources.com and click “Register.”
- 2 Provide your organization web ID: SYMETRA
- 3 Create a user name and password.

If you have problems registering or logging in, send an email to memberservices@compsych.com or call 1-888-327-9573.

Contact ComPsych

Phone: 1-888-327-9573

TDD: 1-800-697-0353

Help navigating your health care plan

Missing work due to a disabling illness or injury can be stressful. The last thing you need is to navigate a maze of doctor bills, insurance statements and health plan requirements alone.

Employees on a covered disability leave have access to the HealthChampion® health care navigation program 24 hours a day, seven days a week by calling 1-866-263-4365.

When you call, you'll reach a Guidance Consultant with a master's or doctorate degree who will assess your issues and needs, then connect you to the appropriate HealthChampion specialist.

Assistance from medical experts

- Explanation of your benefits—what's covered and what's not.
- Guidance on claims and billing issues.
- Referral to financial resources.
- Fee and payment plan negotiation
- Assistance with cost estimates for treatment options.
- Explanation of the appeals process.

Support for your health care concerns

- One-on-one review of your medical concerns.
- Straightforward answers regarding specific diagnosis and treatment options.
- Support and preparation for upcoming doctor visits, lab work and procedures.
- Coordination with appropriate health care providers.
- Referrals to counseling, legal and financial services through an employee assistance program (EAP), and to community resources and applicable support groups.

Contact
HealthChampion®

24 hours a day
7 days a week
1-866-263-4365



Symetra Life Insurance Company
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Bellevue, WA 98004-5135
www.symetra.com

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COMPSYCH[®]
GuidanceResources[®] Worldwide

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

² Once you are enrolled in a group disability income insurance policy from Symetra Life Insurance Company.