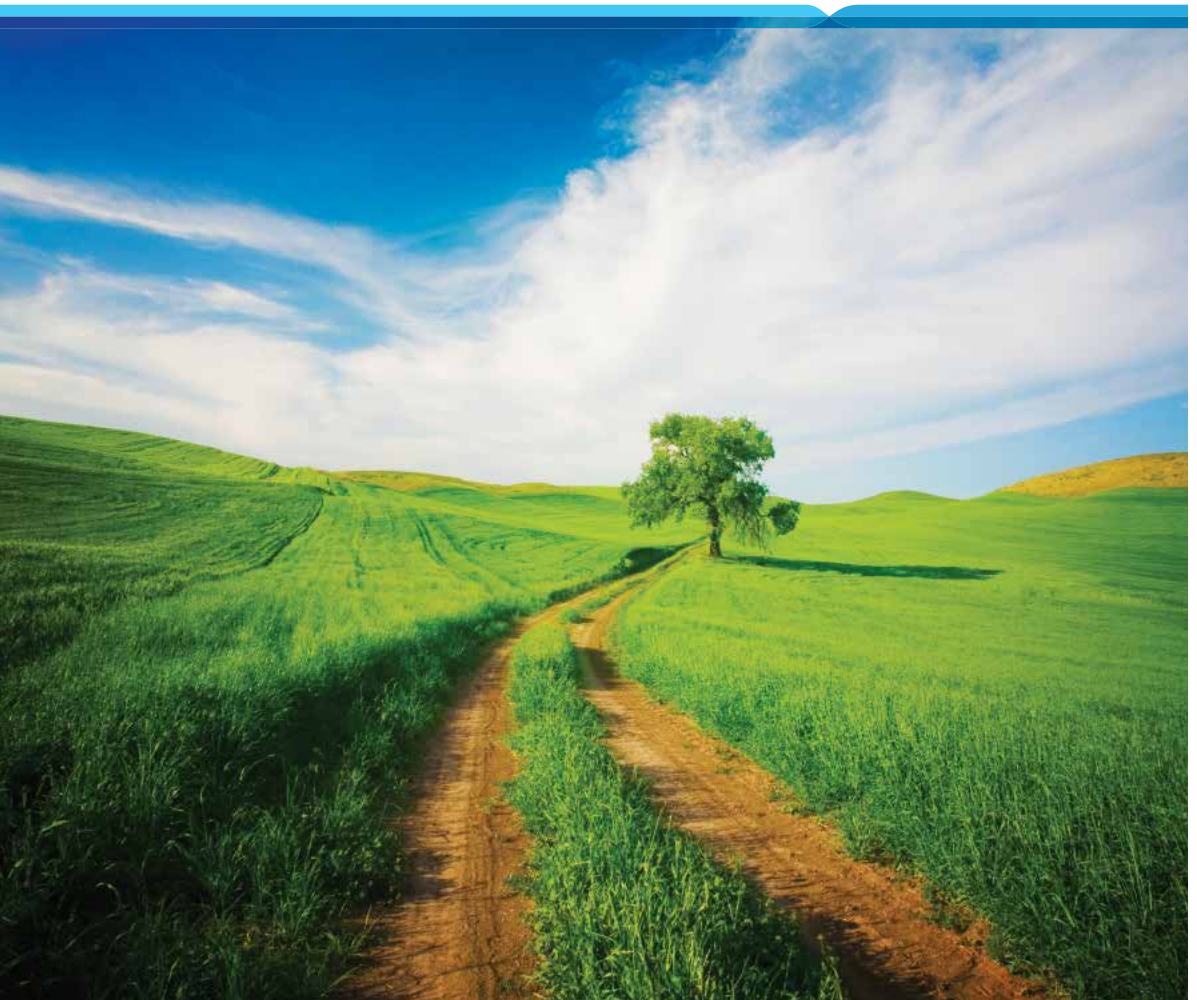


Freedom from the administrative burden of employee leaves

Managed Absence Programs from Symetra



Employee absences are inevitable

The challenge for employers is to minimize lost productivity while easing the administrative burden of tracking every leave and dealing with the myriad of processes and regulations surrounding them.

Our reliable team of absence professionals will handle all of your absence management needs—from tracking leaves to deciding which employees qualify for Family Medical Leave (FML) job protection.

Flexible management of a wide range of leaves

Here are the types of leaves Symetra manages for groups with 200 or more employees:

- Short-term disability
- Long-term disability
- Federal FML, including military leave provisions
- State leaves, including FML, domestic violence, military, school activities leave and more
- Company-sponsored leaves, such as extended maternity and paternity leave
- Tracking services for personal leaves, jury duty, sabbaticals and more

Support that helps reduce risk and preserve confidentiality

There's probably no greater challenge when it comes to administering leaves than keeping up with ever-evolving legislation. You're not always given advance warning that a federal or state law is changing, but are still expected to have your internal processes in line.

When you choose Symetra, you get a professionally managed absence program that reduces your risk of noncompliance.

- We continually review leave-related laws and regulations affecting all 50 states to ensure we are administering the most up-to-date requirements.
- Leaves are administered consistently and accurately, helping to protect you from the potential liability associated with a non-compliant program.

A fully integrated program

Symetra's absence management program is fully integrated. That means you get a single, consolidated report covering all leaves for your company—not multiple reports for each type of leave. It also means a quick and seamless transition when an employee moves from one type of leave to another, such as from short-term to long-term disability.

Hassle-free implementation

We take a customized approach to every implementation, carefully analyzing your business to help ensure that the transition of your leave administration to Symetra is free of internal disruptions.

You'll have a dedicated implementation manager assigned throughout the entire process, with business system specialists standing by to work through system requirements, data transfers, reporting set up and more.

How it pays off for employees

Extended absences can be complicated for employees—chances are they've never taken one before. They'll receive hands-on support from Symetra when they need it most.

- We'll make sure your employees clearly understand the rights and responsibilities associated with their leave and have all the information they need every step of the way.
- Each employee will receive a wallet card with a single toll-free number they can call to file a claim for any type of leave. And if they have a question during their leave, they can expect prompt, one-on-one help from our Absence Managers.

The average total (direct and indirect) cost of employee absences to employers is 35% of base payroll.¹

About Us

Symetra is a financially strong, well-capitalized company on the rise, as symbolized by our brand icon—the swift. Swifts are quick, hard-working 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 benefit products that people need and understand.

To learn more about us, visit www.symetra.com.



www.symetra.com

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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.

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¹ Mercer Health and Benefits LLC. (2010). Survey on the Total Financial Impact of Employee Absences. Portland, OR: Author and Kronos Inc. Retrieved on 6/8/12 from <http://www.kronos.com/elqNow/elqRedir.htm?ref=http%3a%2f%2fwww.kronos.com%2fworkarea%2fDownloadAsset.aspx%3fid%3d1396%26dd%3d1>