



Benefits at Symetra

Choose Well, Live Well



Your health



Your future



Your life

Our commitment to employee well-being

At Symetra, we recognize our ultimate success depends on our talented and dedicated workforce. We understand the contribution each employee makes to our accomplishments, so our goal is to provide a comprehensive program of competitive benefits to attract and retain the best employees available.

Through our SwiftLife Well-being Benefits Program, we strive to offer plans and resources designed for employees and their dependents to be well, to grow and to thrive physically, mentally, financially, and socially. Our holistic approach to employee wellness addresses multiple dimensions of a person's life, views the individual as a whole and recognizes that imbalances in one area can negatively impact overall health. This approach emphasizes the interconnectedness of all aspects of well-being, aiming for optimal wellness and balance in the lives of our employees. Our benefits focus on four pillars of wellness:

- Physical Well-being
- Mental Well-being
- Financial Well-being
- Social Well-being

Smart choices today for a healthier tomorrow.

The 4 pillars of wellness



Physical

Gaining the energy to carry out day-to-day tasks and developing healthy lifestyle habits that positively impact your life.



Mental

Managing stress and emotions to cultivate a resilient, positive, and psychologically safe environment.



Financial

Taking control of protection against unforeseen events and preparing for the future with confidence.



Social

Strengthening connections with other people to bolster pride, collaboration, and healthy relationships.

Health and well-being

We don't take a "one-size-fits-all" approach when it comes to our employees. We offer a variety of health and welfare benefits options and substantially subsidize coverage costs. Our programs are designed to make life better—both at work and at home.

Medical

Our two Preferred Provider Organization (PPO) plan options offer coverage through a leading carrier with a robust national network of providers. Both options provide comprehensive coverage, including prescription drugs (some at no cost), gender affirming benefits, fertility health and family building programs, an array of mental health care options, and a variety of options for seeking care in-person, video, private messaging and phone.

Health Savings Account (HSA)

Employees enrolled in Symetra's high deductible health plan may contribute on a pre-tax basis to a health savings account to which Symetra also generously contributes. Triple tax savings make HSAs a great way to pay for current and future out-of-pocket medical expenses.

Flexible Spending Accounts (FSAs)

Symetra employees may also be eligible to contribute to a flexible spending account on a pre-tax basis to cover out-of-pocket healthcare and dependent care expenses.

Vision

Two vision plan options—one at no cost to the employee—provide choice and flexibility.

Dental

Whether employees need basic coverage or have a growing family with a variety of dental needs, our dental plans offer a strong provider network and affordable coverage, and orthodontia benefits for children and adults.

Critical Illness, Accident and Hospital Indemnity Coverage

Optional coverage is available via payroll deduction to help relieve some of the financial pressure for employees and their families in the event of a critical illness, accident or hospitalization.

Office Ergonomics

We make sure our employees have ergonomically-correct workstations and provide adjustable options that allow for sitting or standing throughout the day.



Well-being program

We're committed to providing the tools and information employees need to take greater control of their health and achieve their well-being and financial goals. Our well-being program offers a variety of resources designed to assist employees in reaching and maintaining optimum health.

Program features include:

- Discounted medical premiums for employees who engage in health-related activities.
- A mental health and employee assistance program to help employees care for their emotional and mental health, when and where they need it - at no cost to employees and their families. The program includes guided self-care with a coach, mental health coaching and therapy and mental health wellness tools. Employees also have access to a variety of work-life services including legal and financial consultations, identity theft support, help finding child, elder or pet care and daily living resources (e.g., parenting resources, planning for college and moving and relocation services).
- A caregiver support program that pairs employees and their loved ones with a dedicated care coach equipped to support them as they care for a loved one of any age, and even caring for themselves.
- A digital family support program providing education, coaching and support for pregnancy and postpartum, all paths to parenthood, parenting and pediatric support, as well as back to work support.
- Practical education, easy-to-use tools and useful information for consolidating and managing retirement savings in pursuit of financial well-being.
- Discounts on everything from Symetra products, to deals on nationally-recognized brand-name products and services like travel, child care, home and auto, gym memberships, groceries and other everyday wants and needs.

At Symetra, our success starts with people. We provide the tools and resources employees need to lead a healthy, balanced life.

Income protection

Life and Accidental Death & Dismemberment (AD&D)

- Basic Life and AD&D Insurance. We automatically provide employees with basic life and AD&D protection at no cost.
- Supplemental Life and Accidental Death & Dismemberment (AD&D) Insurance. Additional financial protection is available for employees and their family members looking for more income protection.

Symetra's life and disability benefits provide financial protection for employees and their families.

Disability program benefits

We offer both short- and long-term disability coverage to ensure that employees are prepared for the unexpected. These benefits provide wage protection in the event an employee is unable to perform their job duties for an extended period.

- **Short-Term Disability Insurance (STD).** Employees may receive up to 100% salary continuation.
- **Long-Term Disability Insurance (LTD).** We provide employees with tax-free LTD coverage at no cost.

Long-Term Care Insurance (LTC)

We also sponsor an optional guarantee issue whole life with LTC insurance program for employees and their spouse or domestic partner through an A+ rated carrier.

Investing in your future

401(k) Plan

We sponsor a 401(k) plan for all employees. Symetra matches pre-tax and Roth contributions up to 6% of eligible compensation. Vesting is immediate.

Paid time away programs

Symetra understands employees have a life outside work and need time to manage personal business or relax and recharge. Our paid time away programs (PTA) provide a variety of options to accommodate diverse needs and life events, including time off for vacation, illness, caring for a family member, volunteering, the birth or adoption of a child, the loss of a family member and more.

Vacation, Sick Leave and Flex Days*

- **Vacation.** Symetra's two-tiered vacation accrual program is designed to ensure employees accrue vacation based upon their career level. Those in a supporting role or just starting their career will start with two weeks of vacation. Employees in a higher-level role start with three weeks of vacation.
- **Sick leave.** Full-time employees are granted five days of sick leave at the beginning of each year (prorated for part-time employees). Sick leave is for self-care or to care for a family member.
- **Flex days.** In addition to vacation and sick leave, employees are granted seven flex days each year to use for any reason.

Paid Parental Leave

Symetra's paid parental leave program provides up to four weeks of paid time to eligible employees to serve as caregiver for a newborn, newly adopted child, or newly placed foster child.

Paid Caregiver Leave

If an employee needs to serve as caregiver to an immediate family member with a serious health condition, they may be eligible for up to four weeks of paid caregiver leave.

Other Paid Leave

Symetra also provides paid time away from work for employees who are seriously ill or injured, have lost a loved one or been called to jury or military duty, and those who want to volunteer for a qualified nonprofit organization.

Holidays



New Year's Day
Martin Luther King, Jr. Day
Presidents' Day
Memorial Day
Juneteenth
Independence Day
Labor Day
Thanksgiving Day
Day After Thanksgiving
Christmas Day

Employee development programs

We're committed to building a creative, customer-focused and results-driven workforce—one that's ready to capitalize on opportunities and tackle challenges that come our way. Symetra is a place where learning is expected, recognized and rewarded. We offer:

- **Enterprise-wide learning opportunities**, ranging from product and industry acumen to leadership, human skills and technical skills.
- **Professional Education Funding program** covering costs related to professional development and certifications.
- **College Tuition Assistance program** covering costs related to college credit courses.

Employees have access to development resources in a wide-range of learning areas and delivery methods.

Making life easier

We realize there is much more to life than work. The following programs are intended to assist in making life easier.

Commute Options

Getting to and from work can be challenging. Symetra provides commute options that help employees save money, reduce stress and preserve the environment. A variety of free or inexpensive transportation programs, which may vary by work location, encourage employees to leave their cars at home and take advantage of commute alternatives:

- **Bike-to-work commute allowance.** Employees who regularly power their own ride to work are eligible for a monthly allowance. Secure bike racks, lockers and showers are also available at no cost.
- **Free annual transit passes.** Employees may request a free pass that offers unlimited rides on a variety of local and regional transit options, including bus, light rail and streetcars.
- **Vanpool, vanshare and carpool.** Employees share a ride while saving money and time through this free program.
- **Guaranteed ride home.** Employees get home fast and free in the case of emergency. Available to employees commuting by bike, bus, rail, vanpool, vanshare, carpool or walking.
- **Free parking.** Free parking is available to those who drive to work.

Adoption and Surrogacy Assistance Programs

Adoption and surrogacy assistance benefits include financial assistance as well as paid time off.

Financial and Legal Resources

Employees have access to financial and legal resources, including free or discounted consultations with local attorneys and financial professionals, will preparation tools, financial calculators and identity theft assistance.

Travel Assistance Program

Symetra's travel assistance program provides toll-free emergency assistance to employees and their families, including pre-trip assistance, emergency medical assistance and emergency personal services.

ID Theft Protection, Device Security and Online Privacy Protection

Symetra offers discounted LifeLock by Norton services that combine leading identity theft protection and device security against online threats, viruses, ransomware, and malware, at home and on-the-go via payroll deduction.

Pet Insurance

Employees are eligible for discounted pet insurance premiums and the option to pay premiums via convenient payroll deduction.

When employees are happy, healthy and leading well-balanced lives, everyone benefits.

Charitable giving and community involvement

Support of Employee Contributions

Symetra employees are known for their generous spirit and desire to give back to their communities. Whether an employee is interested in doubling the impact of their charitable donations with a company matching gift or looking for a fun volunteer opportunity, there are many ways to get involved.



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