

We strive to reduce the complex, the confusing and the complicated.

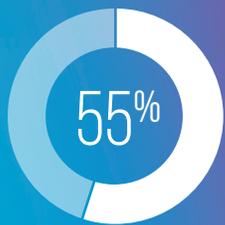
In other words, we...

# eliminate the noise



## Select Benefits

Select Benefits is a suite of fixed-payment medical, critical illness and accident policies and packages—plus minimum essential coverage (MEC) plan administration. You decide which benefits to offer and how much to contribute to the cost of premium, allowing you to enhance your company's benefits plan on your terms.



A recent survey found that 55% of employees ranked “not having enough emergency savings for unexpected expenses” as their top financial concern.<sup>1</sup>

## How we eliminate the noise

### In-house administration

You work directly with us, not a third-party administrator. Billing and claims for all products are handled by Symetra Select Benefits, our in-house administration team dedicated exclusively to our suite of supplemental products. Our expertise and efficient processes allow us to pay claims quickly and we're available to help if you have any questions.

### Real people answer the phone

All calls to Symetra Select Benefits are answered by one of our experienced specialists—not by an overseas call center or automated phone tree.

### Benefits are easy to use

Each product in the Select Benefits suite provides first dollar benefits without any deductible, co-pay or coinsurance requirements. There is no coordination of benefits or required networks but if you want to add network access to your fixed-payment medical insurance policy, you can.

### Guaranteed issue coverage<sup>2</sup>

Most coverage is guaranteed issue—that means no medical underwriting—when employees enroll within 31 days of the date they become eligible.

### Plans tailored to your needs

Select Benefits products can be used to enhance current coverage, fill gaps from a high-deductible major medical plan or supplement your self-funded minimum essential coverage (MEC) plan. You can also offer one or all of these coverages to workers who don't qualify for your major medical plan like part-time, temporary or seasonal workers, creating an incentive for new talent to join your organization.

### Simple claims submissions

Whether you offer network access or not, employees are free to see any provider they choose. They just show their Select Benefits ID card at the time of service, and the claim is submitted by either the provider or the employee in a few simple steps. If the claim is approved, we can reimburse the provider or pay the benefit directly to the employee.

### 24/7 account access

Group Online (GO) is a convenient, user-friendly online administration tool that allows you to securely access and manage your policy information. With GO you can view policy details, quickly generate billing statements, manage insureds and much more.



eliminate  
the noise

**Fixed-Payment Insurance | Customized Fixed-Payment Gap Plans | Critical Illness Accident | MEC Plan Administration and Fixed-Payment Insurance | GapAssist**

---

**To learn more about how our team can help eliminate the noise, contact your Symetra representative.**



Symetra Life Insurance Company  
777 108th Avenue NE, Suite 1200  
Bellevue, WA 98004-5135

[www.symetra.com](http://www.symetra.com)

Symetra® is a registered service mark of  
Symetra Life Insurance Company.

Group benefits are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Benefits may not be available in all states and are not available in any U.S. territory. Policies may be subject to exclusions, limitations, reductions and termination of benefit provisions. For costs and complete details of the coverage, contact your Symetra representative.

Select Benefits policies are not a replacement for a major medical policy or other comprehensive coverage and do not satisfy the minimum essential coverage requirements of the Affordable Care Act. Symetra provides administrative services only for minimum essential coverage (MEC) plans.

<sup>1</sup> Employee Financial Wellness Survey 2016 results, <http://www.pwc.com/us/en/private-company-services/publications/assets/pwc-2016-employee-wellness-survey.pdf> – August 2017.

<sup>2</sup> Some customized plan designs may require evidence of insurability.