Benefits at Symetra

Your life  Your choice  Your health
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), ABA autism treatment, transgender benefits, fertility health and family building programs, and virtual office visits.

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.

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.

Vision

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

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:

• Access to an online well-being portal focused on the benefits of incremental changes to overall health. It’s fun and informative, and designed to bring employees together as they work toward their own personal health and well-being goals.

• Discounted medical premiums for employees who engage in health-related activities.

• An Employee Assistance Program (EAP) available 24/7 that offers assistance with everyday life issues, big and small. Employees have access to trained counselors, child and elder care referral services, free legal and financial consultations, and identity theft benefits. In addition, the program provides family resources, such as qualified child and elder care referrals, adoption information, and college planning tools.

• 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.

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 his or her 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 long-term care insurance program through an A-rated carrier. Discounted coverage is available to employees and their adult family members.

Investing in your future

401(k) Plan

We sponsor a 401(k) plan for 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 types of 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.

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*These programs coordinate with other government paid time away benefits, as applicable.*
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. We offer learning programs that promote ongoing skills development. Employees are encouraged to create individual development plans designed to assist them in achieving their career goals. We offer:

- **Enterprise-wide learning opportunities**, (both online and instructor-led), ranging from product and industry acumen to leadership and technical skills.
- **Professional Education Funding program** covering costs related to professional certifications through LOMA and other acclaimed nationally recognized organizations.
- **College Tuition Assistance program** covering costs related to for-credit courses (up to $5,250 per year).

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 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 and access to a Free Day to Park program. Secure bike racks, lockers and showers are also available at no cost.

• **Discounted annual bus passes.** Employees may pay for a discounted pass that offers unlimited rides on a variety of local and regional transit options, including bus, light rail and streetcars.

• **Free pass to ride.** Employees have the option to try the discounted bus pass program at no charge for two weeks to see if it’s right for them.

• **Vanpool, vanshare and carpool.** Employees share a ride while saving money and time through this subsidized program.

• **Free park days.** Available monthly to employees commuting by bike, bus, rail, vanpool, vanshare, carpool or walking.

• **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.

Adoption and surrogacy assistance programs

Adoption 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.

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:

- **Dollar-for-dollar match on charitable donations**
  We match employee contributions to qualified nonprofit organizations—up to $1,000 per employee, per calendar year.

- **Matching time program**
  We make a matching gift on behalf of employees who donate volunteer hours to a qualified nonprofit—up to $500 per employee per calendar year. We even offer a paid volunteer time program that allows employees to volunteer during work hours.

- **Symetra Service Squad**
  The “Squad” is an employee-led group committed to making a difference in the community. Members meet monthly to share ideas about volunteer opportunities and hear from local nonprofits about ways to get involved.