

Value-Add Programs for Group Life Insurance



Support for life's challenges

24-hour-a-day emergency help



Emergencies happen. When they happen far from home, it's comforting to know there's a team of multilingual professionals standing by to help.

Your Travel Assistance Program offers a variety of 24-hour-a-day services in more than 200 countries and territories worldwide—and each one is just a phone call away.

Medical Services

- Assistance finding physicians, dentists and medical facilities.
- Monitoring during a medical emergency to determine if care is appropriate or if evacuation is required.
- Free transportation under medical supervision to a hospital/treatment facility or to your place of residence for treatment.
- Arrangement for your traveling companion's return home if previously-made arrangements are lost due to your medical emergency.
- Free transportation home for dependent children under the age of 19 (25 if a full-time student) who are traveling with you and are left unattended because of your hospitalization. A qualified escort will be arranged if necessary.
- Free round-trip transportation for one immediate family member or friend to visit you if you're traveling alone and are likely to be hospitalized for seven consecutive days.
- Replacement of medication and eyeglasses.
- In the event of death while traveling, all necessary government authorizations and a container appropriate for transportation will be arranged and paid for, as well as return home of the remains for burial.

Other Key Services

- Pre-trip information, including visa, passport, inoculation and immunization requirements; cultural information; embassy and consulate referrals; foreign exchange rates and travel advisories.
- Emergency message relay to and from friends, relatives and business associates.
- If appropriate, new travel arrangements or change of airline, hotel and car rental reservations.
- An advance of up to \$500 in emergency cash after satisfactory guarantee of reimbursement from you. You are responsible for any fees associated with the transfer or delivery of funds.
- Help locating and replacing lost or stolen luggage, documents and personal possessions.
- Help locating an attorney and advancement of bail bond, where permitted by law, after satisfactory guarantee of reimbursement from you. You are responsible for any fees associated with the transfer or delivery of funds.
- Assistance with telephone interpretation in all major languages, or referral to an interpretation or translation service for written documents.

Receive pre-trip information at any time

All other services take effect when you're on a trip 100 miles or more from home lasting 90 days or less.¹

Who's eligible?

You, your spouse and your dependents under the age of 19 (25 if a full-time student) are eligible for all services provided by the Travel Assistance Program.

Your Travel Assistance Program



Call anytime from anywhere. We're available 24/7 to assist you.

U.S. and Canada:
1-877-823-5807

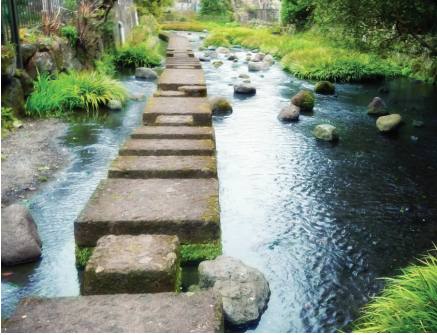
Anywhere else (collect or direct):
(240) 330-1422

Be prepared to provide the following:

- The address where you are staying
- A phone number where we may reach you
- Your employer's name

¹ The 90 day limitation does not apply to students.

Direct access to 24/7 support in case your identity is stolen



Identity theft is a rising concern and it can happen to anyone. That's where your Identity Theft Protection Program comes in.

It provides you with information to protect yourself and step-by-step coaching to help you identify and resolve identity theft.

If you think your identity has been stolen

Just pick up the phone—24 hours a day, seven days a week—and call 1-877-823-5807 if you're in the U.S. or Canada or (240) 330-1422 from anywhere else in the world.

A Symetra Identity Theft Expert will help you obtain a copy of your credit report from all three major credit-reporting agencies. All three agencies will also place a fraud alert on your records.

Once you receive your reports, your Identity Theft Expert will walk you through the documents to determine if fraud or theft has occurred.

When you call, be sure to mention you are calling about the Symetra Identity Theft program.

Don't wait until theft occurs

Support and guidance are available immediately upon enrollment—no need to wait for an incident to occur.³ There's no better time to deal with identity theft than before it happens. Get your Identity Theft Protection Kit by calling 1-877-823-5807. It covers the ins and outs of identity theft and provides advice on how to avoid it. And just in case your identity is stolen, the kit includes forms you'll need to help resolve the problem.

Who's eligible?

You, your spouse and your dependents under the age of 19 (25 if a full-time student) are eligible for all services provided by the Identity Theft Protection Program.

Here's the help you'll receive

- Lost wallet assistance¹
- Credit information review²
- Three-bureau fraud alert placement assistance
- ID theft affidavit assistance
- Translation services while traveling
- Emergency cash advance while traveling (a repayment guarantee is needed)

Your Identity Theft Protection Program



Call anytime from anywhere. We're available 24/7 to assist you.

U.S. and Canada:
1-877-823-5807

Anywhere else (collect or direct):
(240) 330-1422

Tips to remember

- Carry only one or two credit cards.
- Bring only the ID information that you'll actually need.
- Do not carry your Social Security card in your wallet.
- If your purse or wallet is stolen, immediately report it to the police.
- Notify your financial institution if your credit card is lost or stolen.

¹ Europ Assistance will assist you with cancelling lost credit cards and provide information to help you replace lost items such as your driver's license and Social Security card.

² Member must provide a copy of their credit report which can be obtained, free of charge, at www.annualcreditreport.com (once every 12 months).

³ Identity thefts discovered prior to enrollment in Symetra group insurance are not eligible for services.

A helping hand after a loss



Managing a loved one's final affairs can be overwhelming. The amount of time and effort needed to close an estate can make an already stressful time even more difficult.

Your Beneficiary Companion Program can offer some relief and provide guidance to help with paperwork, notifications and other time-consuming details.

Guidance Services

Dedicated Beneficiary Assistance Coordinators are available 24/7 to:

- Answer any questions
- Offer guidance on how to obtain death certificate copies
- Manage notifications, including the Social Security Administration, credit reporting agencies, credit card companies/financial institutions, third-party vendors and government agencies

Call 1-877-823-5807 for your Beneficiary Companion Guidebook—a handy reference tool to help beneficiaries navigate through the aftermath of a loved one's death.

Fraud Resolution

A deceased's identity is an attractive target for criminals—and relatively easy to obtain. Beneficiary Assistance Coordinators will help protect your loved one's identity and lend a hand in case their identity is stolen. Services include:

- A credit report review with the beneficiary
- Suppression of the deceased's credit report or an offer to freeze/close the account with credit bureaus
- Full-service resolution assistance if the deceased's identity is stolen, including affidavit assistance, credit bureau and fraud department notification, help filing a police report, and creditor follow-up

Your Beneficiary Companion Program



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Anywhere else (collect or direct):
(240) 330-1422



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In New York, group insurance policies are insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124.



Travel Assistance, Identity Theft Protection and Beneficiary Companion programs are offered by Europ Assistance through Symetra Financial Corporation subsidiaries. Benefits may not be available in all states. Europ Assistance is not affiliated with any of the subsidiaries under Symetra Financial Corporation. For more information, visit www.europassistance-usa.com.