



# Value Added Services

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## Employee Assistance Program

# Helping you cope with the present and plan for the future



When life gets tough, it's helpful to have someone in your corner to listen, offer advice and point you in the right direction for additional help. That's what you get from DisabilityGuidance<sup>SM</sup>—an Employee Assistance Program that offers confidential counseling when you need it most.

## Your Employee Assistance Program

We're available 24/7 to assist you.

Call: **1-888-327-9573**

TDD: **1-800-697-0353**

Online: **guidanceresources.com**

Web ID: **SYMETRA**

**When talking on the phone, mention Symetra as your employer sponsor.**

## Your DisabilityGuidance<sup>SM</sup> Employee Assistance Program

### Access Anytime

Call: **1-888-327-9573**

TDD: **1-800-697-0353**

Online: **guidanceresources.com**

Web ID: **SYMETRA**

**When talking on the phone, mention Symetra as your employer sponsor.**



Confidential support, information and resources for all of life's challenges.

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## Program Highlights

You and eligible family members can meet face-to-face with a counselor, financial planner or attorney for expert, confidential information and guidance.<sup>1</sup> Your household is eligible for a total of five sessions per calendar year, plus an additional five with a covered disability claim.<sup>2</sup> These services are included in the overall premium so no additional payment is required to use the program.

### Confidential Counseling

Trained counselors with a master's or doctorate degree are just a phone call away—and completely confidential. They'll listen to your concerns and quickly refer you to appropriate resources and providers for:

- Stress, anxiety and depression
- Credit card or loan problems
- Difficulties with children
- Job pressures
- Grief and loss
- Substance abuse

### Financial Information and Resources

Contact a certified public accountant or certified financial planner for financial information and guidance, including:

- Getting out of debt
- Credit card or loan problems
- Tax questions
- Retirement planning
- Estate planning
- Saving for college

### Legal Support

Talk to an attorney about:

- Divorce and family law
- Debt and bankruptcy
- Landlord/tenant issues
- Real estate transactions
- Civil and criminal actions
- Contracts

### Need Legal Representation?

A guidance consultant will refer you to a qualified attorney in your area for a free 30-minute consultation. Any customary legal fees after that are reduced by 25%.



**Continued >**

## Online Resources and Tools

Get trusted, professional information online about relationships, work, school, children, wellness, legal or financial issues, and more. Turn to GuidanceResources® online for:

- Timely articles, tutorials, videos and self-assessments
- “Ask the Expert” personal responses to your questions
- Searches for child or elder care, attorneys and financial planners

### First-time users, follow these simple steps:

- 1 Go to [www.guidanceresources.com](http://www.guidanceresources.com) and click on “Register.”
- 2 Provide your organization web ID: SYMETRA
- 3 Create a user name and password.

### Future logins

Simply enter your user name and password, then click on the “Login” button.

If you have problems registering or logging in, send an email to [memberservices@compsych.com](mailto:memberservices@compsych.com) or call 1-888-327-9573. Be sure to mention Symetra as your employer sponsor.

## Planning for the Future

A will is one of the most important legal documents you can have. It ensures that you’ll control who gets your property, who will be your children’s guardian, and who manages your estate when you die.

### EstateGuidance® makes it easy to create a simple, customized, legally binding will by offering:

- Convenient online access to will documentation tools
- Simple-to-follow instructions guiding you through the will generation process
- Online support from licensed attorneys, if needed
- The ability to make revisions at no cost

You can create a simple will for \$14.99; printing and mailing services are available for an additional fee. Prices may be subject to change—contact ComPsych for additional information.

### To get started:

- 1 Visit [www.estateguidance.com](http://www.estateguidance.com)
- 2 Enter your promotional code: SYMETRA
- 3 Choose any of the options in the drop-down menu.

Group benefits are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

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<sup>1</sup> Once you are enrolled in a group benefits policy from Symetra Life Insurance Company.

<sup>2</sup> In California, counseling sessions are limited to three sessions in a six-month period.



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## Beneficiary Companion Program

# A helping hand after a loss



## Your Beneficiary Companion 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**

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 obtaining death certificate copies**
- **Manage notifications, including:**
  - Social Security Administration
  - Credit reporting agencies
  - Credit card companies/financial institutions
  - Third-party vendors
  - Government agencies
- **Discontinue access to loved one's social media accounts, and assist with memorialization to preserve their digital profile.**

### Fraud Resolution

A deceased's identity is an attractive target for criminals—and may be relatively easy to obtain. Beneficiary Assistance coordinators will help protect your loved one's identity and lend a hand if 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:**
  - Credit bureau and fraud department notification
  - Help filing a police report
  - Creditor follow-ups

**Call 1-877-823-5807 for your Beneficiary Companion Guidebook—a handy tool to help you after a loved one's death.**



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Beneficiary Companion is provided by Generali Global Assistance through Symetra Financial Corporation subsidiaries. Benefits may not be available in all states. Generali Global Assistance is not affiliated with Symetra Life Insurance Company or any of its affiliates. For more information, visit [us.generaliglobalassistance.com](http://us.generaliglobalassistance.com).

HealthChampion<sup>®</sup>

# Help navigating your health care plan



Missing work due to a disabling illness or injury can be stressful. The last thing you need is to navigate a maze of doctor bills, insurance statements and health plan requirements alone.

Employees on a covered disability leave have access to the HealthChampion<sup>®</sup> health care navigation program 24 hours a day, seven days a week, by calling 1-866-263-4365.

When you call, you'll reach a Guidance Consultant with a relevant master's or doctorate degree who will assess your issues and needs, then connect you to the appropriate HealthChampion specialist.

## Assistance from medical experts

- Explanation of your benefits—what's covered and what's not.
- Guidance on claims and billing issues.
- Referral to financial resources.
- Fee and payment plan negotiation.
- Assistance with cost estimates for treatment options.
- Explanation of the appeals process.

## Support for your health care concerns

- One-on-one review of your medical concerns.
- Straightforward answers regarding specific diagnosis and treatment options.
- Support and preparation for upcoming doctor visits, lab work and procedures.
- Coordination with appropriate health care providers.
- Referrals to counseling, legal and financial services through an employee assistance program (EAP), and to community resources and applicable support groups.

## Your HealthChampion<sup>®</sup> Program

We're available 24/7 to assist you.

Call: **1-866-263-4365**



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## Identity Theft Protection Program

# Direct access to 24/7 support if your identity is stolen



## 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**

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 confirm 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 help determine if fraud or theft has occurred.

### Here's the help you'll receive

- Lost wallet assistance<sup>1</sup>
- Credit information review<sup>2</sup>
- Three-bureau fraud alert placement assistance
- ID theft affidavit assistance
- Emergency cash while traveling (a repayment guarantee is needed)

### 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.

[Continued >](#)



## Who's eligible?

Once enrolled in a Symetra group insurance plan, you, your spouse and your dependents up to age 26 (regardless of student status) are eligible for all services provided by the Identity Theft Protection Program.

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

## Don't wait until theft occurs

There's no better time to deal with identity theft than before it happens. Be sure to call 1-877-823-5807 and mention you're calling about the Symetra Identity Theft program to get your Identity Theft Protection Kit. 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.



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There is no guarantee that intervention on behalf of covered members will result in a particular outcome or that efforts on their behalf will lead to a result satisfactory to them. Services do not include, and covered members will not be assisted with, thefts involving non-U.S. bank accounts.

Identity Theft Protection is provided by Generali Global Assistance. Benefits may not be available in all states. Generali Global Assistance is not affiliated with Symetra Life Insurance Company or any of its affiliates. For more information, visit [us.generaliglobalassistance.com](http://us.generaliglobalassistance.com).



<sup>1</sup> Generali Global Assistance will assist you with canceling lost credit cards and provide information to help you replace lost items such as your driver's license and Social Security card.

<sup>2</sup> Member must provide a copy of their credit report, which can be obtained free of charge at [www.annualcreditreport.com](http://www.annualcreditreport.com) (once every 12 months).

## Travel Assistance Program



# 24-hour-a-day emergency help

## 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**

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.
- When medically necessary, free transportation<sup>1,2</sup> 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 must change due to your medical emergency.
- When medically necessary, free transportation<sup>1,2</sup> home for dependent children under the age of 26 who were traveling with you and are left unattended because of your hospitalization. A qualified escort will be arranged if necessary.
- Free round-trip transportation<sup>2</sup>—we arrange and pay for the most direct round-trip economy flight—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.<sup>3</sup>
- 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 requested, 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 attorneys fees.
- Assistance with telephone interpretation in all major languages, or referral to an interpretation or translation service for written documents.

## Who's eligible?

You, your spouse or domestic partner, and your dependents under the age of 26 are eligible for all services provided by the Travel Assistance Program.

## You can 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.

### When you call, please provide the following:

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

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Europ Assistance (EA) will not evacuate or repatriate you if an EA-designated physician determines that such transport is not medically advisable or necessary or if the injury or illness can be treated locally.

EA provides the services in all countries. However, EA may determine that services cannot be provided in certain countries or locales because of situations such as war, natural disaster or political instability. EA will attempt to assist you consistent with the limitations presented by the prevailing situation in the area. EA cannot be held responsible for failure to provide, or for delay in providing, services when such failure or delay is caused by conditions beyond its control, including but not limited to flight conditions, labor disturbance and strike, rebellion, riot, civil commotion, war or uprising, nuclear accidents, natural disaster, acts of God, or where rendering service is prohibited by local law or regulations.

Travel Assistance is provided by Europ Assistance. Benefits may not be available in all states. Europ Assistance is not affiliated with Symetra Life Insurance Company or any of its affiliates. For more information, visit [www.europassistance-usa.com](http://www.europassistance-usa.com).



<sup>1</sup> Our medical team or one of our doctors will make the determination that transport is needed.

<sup>2</sup> Travel arrangements must be made through Europ Assistance.

<sup>3</sup> Provided service, ancillary expenses are the member's responsibility.



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# PerkSpot

Employee Discount Program  
provided by Cottingham & Butler

Access the PerkSpot Discount Program and shop from a variety of categories from well-known brands!

Provides you access to an online marketplace that delivers thousands of discounts— from everyday business to personal purchases. Through PerkSpot, leverage the purchasing power of some of the largest employers in the United States!

## Who is PerkSpot?

Online savings resource for employees



750+ clients nationwide

Founded in 2006



15 million members

Headquartered in Chicago, IL



30,000+ discount offers

## Website Features

- Recommended for You: chosen based on your top interests
- Featured Offers: hand-selected to help you stretch your dollars  
Today's Perk Alters: today's best limited-time sales
- Popular Savings: trending offers  
Categories: shop by category
- Local Discounts: shop by location

Get started at <https://cottinghambutler.perkspot.com/>

# Shop for a Variety of Deals from These Categories:

- Apparel Auto Buying
- Beauty & Fragrance
- Books, Movies, & Music
- Business Perks
- Cell Phones
- Education
- Electronics
- Financial Wellness
- Flowers & Gifts
- Food
- Health & Wellness
- Hobbies & Creative Arts
- Home & Garden
- Home Services
- Insurance & Protection Services
- Jewelry & Watches
- Office & Business Pets
- Real Estate & Moving Services
- Sports & Outdoors
- Tickets & Entertainment
- Toys, Kids & Babies
- Travel

## Popular Discount Brands Include:

Avis, Canon, Casper, Columbia, Dell, Enterprise, Holiday Inn, Home Chef, HP & Ray-Ban

## How to Create Your Account



- Visit <https://cottinghambutler.perkspot.com/>
- Click “create an account”
- Enter your name, email, gender, zip code and create a password
- Sign up for email updates
  - Weekly perks: stay up to date on the best discounts and exclusive offers available to you
  - Theloop: PerkSpot’s weekly resource for how to excel in the 21st century workplace. Providing insights into workplace trends, lifestyle practices, and strategies for success
- Click “register”
- Browse discount offers from over 25 categories