

Support for life's challenges



Value-Add Programs for Group Life Insurance

24/7 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 Program¹ 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^{2,3} 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^{2,3} 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 transportation³ 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 (the program arranges and pays for the most direct round-trip economy flight).
- Replacement of medication and eyeglasses.⁴
- 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.

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 can reach you
- Your employer's name

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 attorney's fees.
- Assistance with telephone interpretation in all major languages, or referral to an interpretation or translation service for written documents.

Who's eligible?

Once you're enrolled in a Symetra group life insurance plan, you, your spouse and your dependents under age 26 (regardless of student status) are eligible for all services provided by the Travel Assistance Program, provided they are traveling with you.

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.

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

Identity theft is a rising concern and it can happen to anyone. That's where your Identity Theft Protection Program⁵ comes in.

It provides 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.

An 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.

Who's eligible?

Once you're enrolled in a Symetra group life insurance plan, you, your spouse and your dependents under 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. Get your Identity Theft Protection Kit by calling 1-877-823-5807 and mentioning the Symetra Identity Theft program. 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.

Here's the help you'll receive

- Lost wallet assistance⁶
- Credit information review⁷
- 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.

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

Tips to remember

- Carry only one or two credit cards.
- Bring only the identification 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.

A helping hand after a loss

Managing a loved one's final affairs can be overwhelming. The 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.

Who's eligible?

Once you're enrolled in a Symetra group life insurance plan, you and your beneficiary representative are eligible for all services provided by the Beneficiary Companion Program.

Fraud resolution

A deceased's identity is an attractive target for criminals—and it 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

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**

Call 1-877-823-5807 for your Beneficiary Companion Guidebook—a handy tool to help you after a loved one's death. When you call, be sure to mention that you are calling about the Beneficiary Companion Program.

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

Travel Assistance, Identity Theft Protection and Beneficiary Companion programs are provided by Generali Global Assistance. Value-add programs may not be available in all states. Generali Global Assistance is not affiliated with Symetra Life Insurance Company or any of its subsidiaries. For more information, visit us.generaliglobalassistance.com.

¹ Generali Global Assistance (GGA) will not evacuate or repatriate you if a GGA-designated physician determines that such transport is not medically advisable or necessary or if the injury or illness can be treated locally. GGA provides the services in all countries. However, GGA may determine that services cannot be provided in certain countries or locales because of situations such as war, natural disaster or political instability. GGA will attempt to assist you consistent with the limitations presented by the prevailing situation in the area. GGA 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.

² The medical team or one of the doctors will make the determination that transport is needed.

³ Travel arrangements must be made through Generali Global Assistance.

⁴ Provided service, ancillary expenses are the member's responsibility.

⁵ 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.

⁶ 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.

⁷ Member must provide a copy of their credit report, which can be obtained free of charge at www.annualcreditreport.com (once every 12 months).



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