

Support for life's many challenges

Employee Assistance and Health Care Navigation Programs



Helping you cope with the present and plan for the future



It's tough dealing with new challenges—finding child or elder care, bankruptcy, substance abuse—especially on your own. The stress alone can affect your work, health and family.

In times like these, 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® (provided by ComPsych®)—an Employee Assistance Program that offers support when you need it most.

Your Employee Assistance Program

24/7 support by phone and online

Call: 1-888-327-9573

TDD: 1-800-697-0353

Go online: www.guidanceresources.com

Web ID: SYMETRA

Program Highlights

Up to five confidential sessions with a counselor, financial planner or attorney are available to you and your eligible family members each calendar year. Consultations may be face-to-face or over the phone, and an additional five sessions are available if you have a covered disability claim. Sessions are per household and may be divided among the three types of professionals. These services are included in the overall premium. Using this program does not require any additional payment.

Confidential Counseling

Trained counselors with a master's or doctor-level degree are just a phone call away. 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

Legal Support

Talk to an attorney by phone about:

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

Financial Information and Resources

Contact a certified public accountant or certified financial planner for financial advice, including:

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

Need legal representation?

A general 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%.

Online Resources and Tools

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

- Timely articles, videos, tutorials and self-assessments.
- Personal responses to your questions with the “Ask the Expert” tool.
- Help finding child or elder care, attorneys and financial planners.

First-time users, follow these simple steps:

- 1 Go to **www.guidanceresources.com** and click on “I am a first-time user.”
- 2 Provide your organization web ID: SYMETRA.
- 3 Create a user name and password. Your user name must be at least six characters with no spaces.
- 4 The security question provides prompts if you forget your password.
- 5 Federal law requires that you select the button verifying that you’re at least 13 years old.
- 6 Be sure to read the “Terms of Use” and click the check box to agree to the terms. When finished, click submit.

Future log-ins:

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 or call 1-888-327-9573.

Plan for the Future

A will is one of the most important legal documents you can have because it protects your legacy after you die. It ensures you decide who will manage your estate, who will be your children’s guardian, and who will inherit your property.

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 for up to 30 days at no cost.

A simple will costs just \$14.99; printing and mailing services are available for an additional \$9.99.

You also have the option to create a credit shelter trust for an additional fee.

Scan to download and save
the contact information to
your smartphone.



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 through a maze of doctor bills, insurance statements and health plan requirements alone.

Access to the HealthChampion health care navigation program is available 24 hours a day, seven days a week via the toll-free number: 1-866-263-4365.

Claimants who call HealthChampion will reach one of our live master's or doctor-level Guidance Consultants who will assess their issues and needs, then connect them to the appropriate HealthChampion specialist.

Contact HealthChampionSM

24 hours a day
7 days a week

Phone: 1-866-263-4365



Scan to download and save
the contact information to
your smartphone.

Expert medical benefits help

- 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 provider(s)
- Referrals to community resources and applicable support groups, as well as employee assistance program (EAP) counseling, legal and financial guidance

Symetra Life Insurance Company and First Symetra National Life Insurance Company of New York (collectively, "Symetra") are subsidiaries of Symetra Financial Corporation. Each company is responsible for its own financial obligations.

Disability Income Insurance is insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

In New York, Disability Income Insurance is insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124.

DisabilityGuidance[®], GuidanceResources[®], EstateGuidance[®] and HealthChampionSM are offered through Symetra by ComPsych[®] Corporation. ComPsych is not affiliated with any of the subsidiaries under Symetra Financial Corporation. For more information, visit www.guidanceresources.com.

ComPsych[®] 2013 ComPsych Corporation.



www.symetra.com
www.symetra.com/ny

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

COMPSYCH[®]
GuidanceResources[®] Worldwide