

## Value-Add Programs for Group Life Insurance



Support for life's challenges

## Travel Assistance Program

# 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.

Travel assistance is provided by Europ Assistance.

### 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,<sup>1</sup> when medically necessary, 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<sup>1</sup> home, when necessary, for dependent children under the age of 26 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—the program arranges and pays 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>2</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 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.

### 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.

### 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

## Identity Theft Protection Program

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 Program comes in.

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

The Identity Theft Protection Program is provided by Generali Global Assistance.

### 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 determine if fraud or theft has occurred.

When you call, be sure to mention you are calling about the Identity Theft Protection Program.

### Don't wait until theft occurs

Support and guidance are available immediately upon enrollment—no need to wait for an incident to occur.<sup>5</sup> 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 or domestic partner, and your dependents under the age of 26 are eligible for all services provided by the Identity Theft Protection Program.

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

- Lost wallet assistance<sup>3</sup>
- Credit information review<sup>4</sup>
- 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

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#### 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.

## Beneficiary Companion Program

# 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.

The Beneficiary Companion Program is provided by Generali Global Assistance.

### 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 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.

### 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, including affidavit assistance, credit bureau and fraud department notification, help filing a police report, and creditor follow-up

### Your Beneficiary Companion 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

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

In New York, group insurance policies are insured by First Symetra National Life Insurance Company of New York, New York, NY.

Travel Assistance is provided by EuropAssistance and Identity Theft Protection and Beneficiary Companion programs are provided by Generali Global Assistance. Value-add programs may not be available in all states.

Europ Assistance and Generali Global Assistance are not affiliated with Symetra Financial Corporation or any of its subsidiaries.

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

<sup>2</sup> Provided service, ancillary expenses are the member's responsibility.

<sup>3</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>4</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).

<sup>5</sup> Identity thefts discovered prior to enrollment in Symetra group insurance are not eligible for services.



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