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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 DisabilityGuidanceSM—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 DisabilityGuidanceSM 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.¹ Your household is eligible for a total of five sessions per calendar year, plus an additional five with a covered disability claim.² 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 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 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
- 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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¹ Once you are enrolled in a group benefits policy from Symetra Life Insurance Company.

² 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.

HealthChampion[®]

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[®] 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[®] 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 assistance¹
- Credit information review²
- 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.



¹ 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.

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).

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^{1,2} 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^{1,2} 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 transportation²—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.³
- 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.



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

² Travel arrangements must be made through Europ Assistance.

³ 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

Virtual Services

Gravie partners with health and wellness industry leaders to give members access to a suite of digital services that aim to enhance their health and wellness journey.



Gravie health plan members (18+) get unlimited access to FitOn's library of 30K+ virtual classes, including cardio, HIIT, yoga, pilates, meditation, dance, and barre, as well as nutrition guides, meal plans, fitness courses and challenges, and more. In-person fitness perks are available to qualifying members. Gravie's fitness partner removes barriers that often prevent members from achieving a healthier lifestyle through diet and exercise.



Gravie health plan members (13+) have access to Sword. Sword's clinical-grade digital physical therapy program helps members overcome musculoskeletal (MSK) pain through personalized care from licensed physical therapists and innovative sensor-based technology. Unlike traditional physical therapy, members can access treatment wherever and whenever it's convenient.



Gravie health plan members have access to virtual care including general medicine, dermatology, and mental health (18+) through Teladoc Health, the world leader in whole-person virtual care. Mental health care includes clinical services such as psychiatry and therapy visits, as well as non-clinical services such as mental health coaching and digital programs.

Cost sharing may apply depending on plan type. Check your benefits summary for more information.



For many Gravie health plan members, these services are included **at no additional cost**. Value-added services are the cherry on top.



With more than 10+ million registered users and 3+ million monthly active users, FitOn is one of the world's largest health and fitness platforms.

And now, FitOn is included with Gravie health plans!

Through Gravie's partnership with FitOn Health, all members have unlimited access to FitOn's library of 30,000+ virtual classes including cardio, HIIT, yoga, pilates, meditation, dance, barre, and more — all available to you at no additional cost.

Fitness is more accessible than ever before with FitOn, an industry-leading fitness app that not only brings workouts to you wherever and whenever you choose, but also offers nutrition guides, meal plans, and fitness courses and challenges. You can even work out with some of your favorite celebrities and fitness brands including Halle Berry, Jonathan Van Ness, Orangetheory Fitness®, Zumba®, and more!



FitOn Features



30,000+ live and on-demand virtual fitness and wellbeing classes



Nutrition recipes and meal plans



Courses and challenges



Ability to invite and work out with friends and co-workers

Get started

1. Go to fitonhealth.com/gravie to register and select 'Register Now'.
2. Enter the email address & password you would like to use and click 'Next.'
3. Enter your birthday, first name, zip code and last name. This information must match your employer's records.
4. Begin using FitOn!

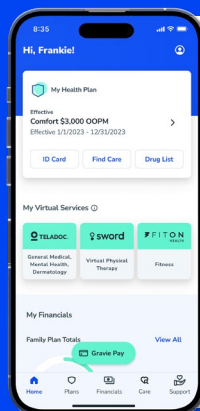
FitOn is available to Gravie health plan members 18 years of age and over.

Have questions?

Contact FitOn Client Services team at support@fitonhealth.com

After your Gravie health plan begins, you can access FitOn and other best-in-class virtual services on member.gravie.com or within the Gravie mobile app.

Download the app by visiting the App Store or Google Play.



Use the camera on your phone to scan the QR codes to visit either the App Store or Google Play store.

As a Gravie health plan member, you have access to industry-leading virtual treatment for back, joint, and muscle pain through Sword at no additional cost.

Combining personalized care from licensed physical therapists with innovative, sensor-based technology, Sword makes it easy to access physical therapy wherever and whenever it's convenient for you.

Sword's clinically validated treatment program **works for all major back, joint and muscle issues, at any point in your journey:** prevention, acute conditions, chronic pain, and post-surgical recovery.

Why Sword?



Superior program quality

Receive care from a Doctor of Physical Therapy 100% of the time.



Easy-to-use technology

Receive a tablet and sensors ready to use at home.



Convenient access to care

Unlike traditional physical therapy, access treatment anytime, anywhere.

Joints covered include:

- Neck
- Shoulder
- Elbow
- Low back
- Hip
- Wrist/hand
- Ankle





You can select and access the following resources depending on your needs:

01

**Digital Physical Therapy
Remote care offering**

Best-in-class care for acute, chronic, and pre- and post-surgical major back, joint, and muscle issues

02

**The Academy
Primary prevention**

Form healthy habits by developing the skills and techniques needed to avoid major back, joint, and muscle injuries

03

**Sword On-Call
On-demand help**

Instant, on-demand access to a physical health specialist to guide you when care is needed

Whether you are looking to **resolve pain you're currently experiencing, or for tools and resources to prevent future pain and live a healthier lifestyle**, Sword has solutions for you.

Digital Physical Therapy changes lives

On average, Sword patients experience less pain, avoid surgery, reduce medication use, reduce depression and anxiety, and improve productivity.

62% ↓
Reduction in pain

60% ↓
Reduction surgery intent

52% ↓
Reduction in anxiety

53% ↓
Reduction in depression

49% ↓
Reduction in medication and opioid use

42% ↑
Increase in productivity

Get Started

Create your Sword account

You can easily activate your Sword account by logging in to your Gravie member account at <https://member.gravie.com/login> or through the Gravie mobile app.

Digital Physical Therapy

Remote care offering

If you need help recovering from pain, an injury, or a recent surgery, enroll in digital physical therapy through Sword.

Once enrolled, you're ready to begin your journey to a pain-free life.

Enrollment process for Digital Physical Therapy (PT)

1. Enroll
2. Receive digital therapy kit
3. Video call with Sword

In the first PT session, you will be asked to turn on the video to assess your posture and movement, so be prepared.
4. Exercise sessions
5. Ongoing PT support



How it works:



Your dedicated physical therapist designs a personalized exercise program.



Sword will ship you a tablet and motion sensors to guide you and provide real-time feedback.



Complete your exercise sessions wherever and whenever it is convenient for you.



Your physical therapist is there to support you virtually and is available to you at any time.

The Academy (prevention tools) and Sword On-Call (on-demand help) *Enrollment not required*

If a full digital physical therapy program is more care than you need, you could benefit from on-demand access to a clinical pain specialist and premium educational content to help prevent future pain and live a healthier lifestyle, by downloading the Sword mobile app.

The Academy

Primary Prevention

Form healthy habits to help prevent and manage back, joint and muscle pain by developing skills and techniques through app-based exercise videos and articles, with this program based on clinical research and guidance from doctors of physical therapy.

Sword On-Call

On-demand help

Instant on-demand access to clinically trained Doctors of Physical Therapy via text message, to ask questions and receive instant responses for back, joint and muscle concerns (8:00 a.m. - 10:00 p.m. ET, 7 days/week). doctors of physical therapy.

Sword is available to Gravie health plan members 13 years of age and over.

Have questions?

Gravie Care™ has you covered.

Give us a call at **866.863.6232**

or send a secure message to

member.gravie.com/contact