

Employee Assistance and Health Care Navigation Programs

Symetra Life Insurance Company
First Symetra National Life Insurance Company of New York



Support for life's many challenges

Employee Assistance Program

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 DisabilityGuidanceSM—an Employee Assistance Program that offers support when you need it most.

Program Highlights

Up to five face-to-face¹ confidential sessions with a counselor, financial planner or attorney are available to you and your eligible family members each calendar year.² 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 so no additional payment is required to use the program.

Confidential Counseling

Trained counselors with a master's or doctor-level 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

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

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%.

Your Employee Assistance Program

Available 24/7 to assist you.

Call: 1-888-327-9573

TDD: 1-800-697-0353

Online: guidanceresources.com

Web ID: SYMETRA



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.

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

A simple will costs just \$14.99; printing and mailing services are available for an additional fee. Prices may be subject to change—contact ComPsych for additional information.



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

Contact HealthChampion®

24 hours a day

7 days a week

Phone: 1-866-263-4365

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.

When you call, you will reach a Guidance Consultant with a master's or doctoral 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 provider(s)
- Referrals to counseling, legal and financial services through an employee assistance program (EAP), and to community resources and applicable support groups

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GuidanceResources® Worldwide

¹ In California, counseling sessions are limited to three sessions in a six-month period.

² Once you are enrolled in a group disability income insurance policy from Symetra Life Insurance Company or First Symetra National Life Insurance Company of New York.



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