ACTIVATE } YOUR HEALTH

Benefits at Symetra

Your life.
Your choice.
Your health.
HEALTH AND WELLNESS

We don’t take a “one-size-fits-all” approach when it comes to employee benefits. To meet the needs of employees and their families, we offer a variety of options and substantially subsidize coverage costs.

MEDICAL
Our two Preferred Provider Organization (PPO) plan options offer coverage through a robust national network of providers. Northwest employees also may choose our Health Maintenance Organization (HMO) plan option. All options include prescription drug benefits, including mail-order services.

DENTAL
Whether employees need basic coverage or have a growing family with a variety of dental needs, our dental plans offer affordable choices and a strong provider network.

VISION
Two vision plan options—one at no cost to the employee—provide choice and flexibility.

FLEXIBLE SPENDING ACCOUNTS (FSAs)
Employees may contribute to a Health Care and/or Dependent Care FSA (some restrictions apply). FSA contributions are withheld on a pretax basis, reducing taxable income. Contributions may be used to cover out-of-pocket healthcare and/or dependent care expenses.

HEALTH SAVINGS ACCOUNT (HSA)
Employees enrolled in our consumer-directed health plan option may be eligible to contribute to an HSA to which Symetra generously contributes.

OFFICE ERGONOMICS
Ergonomic workstation adjustments are encouraged to prevent physical discomfort at work.
WELLNESS PROGRAM FEATURES INCLUDE:

- Access to Sonic Boom™, an online wellness program focused on the benefits of incremental changes to overall health.
- Discounted medical premiums for employees who engage in health-related activities.
- An Employee Assistance Program (EAP) that offers assistance with everyday life issues, big and small. The program—available 24 hours a day, seven days a week—provides employees with access to a variety of services, including trained counselors, child and elder care referral services, free legal and financial consultations, and identity theft benefits. In addition, the program provides family resources, such as qualified child and elder care referrals, adoption information, college planning tools, and convenience services like listings for entertainment, dining, recreation services, personal and household services and shopping information.
- Practical education, easy-to-use tools and useful information for consolidating and managing retirement savings.
- Discounted purchase of Symetra deferred and immediate annuities and universal life insurance.
- Additional employee discounts intended to provide convenience and savings, such as computer/software, entertainment, fitness club membership, personal wireless services and travel options.
INCOME PROTECTION

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

- **Basic Life and AD&D Insurance.** We automatically provide employees with basic life and AD&D protection at no cost.
- **Supplemental Life Insurance.** Additional financial protection is available through this program for employees and their family members.
- **Supplemental Accidental Death & Dismemberment (AD&D) Insurance.** Coverage is available for employees and their families.

DISABILITY INCOME BENEFITS

We offer both short- and long-term disability coverage to ensure that employees are prepared for the unexpected. These benefits provide wage protection in the event an employee is unable to perform his or her job duties for an extended period.

- **Short-Term Disability Insurance (STD).** Employees may receive up to 100% salary continuation.
- **Long-Term Disability Insurance (LTD).** We provide employees with tax-free LTD coverage at no cost.

LONG-TERM CARE INSURANCE (LTC)

We also sponsor an optional long-term care insurance program for employees and their adult family members. Long-term care is the type of assistance people need to perform normal daily activities, such as eating, bathing, dressing and transferring. Long-term care needs typically arise as part of the normal aging process, but can also be due to an injury or illness, such as multiple sclerosis, stroke, rheumatoid arthritis or due to a cognitive impairment, such as Alzheimer’s disease.
INVESTING IN YOUR FUTURE

401(k) PLAN
We sponsor a 401(k) plan for employees. Symetra matches employee contributions up to 6% of eligible compensation. Vesting is immediate.
EMPLOYEE DEVELOPMENT PROGRAMS

We’re committed to building a creative, customer-focused and results-driven workforce. We offer learning programs that promote ongoing skills development. Employees are encouraged to create Individual Development Plans designed to assist them in achieving their career goals. These programs include:

- INSTRUCTOR-LED AND ONLINE COURSES
- PROFESSIONAL EDUCATION CERTIFICATION PROGRAMS
- COLLEGE TUITION ASSISTANCE PROGRAM

TIME AWAY

We provide eligible employees with paid time away from work for a variety of reasons—personal, family, community and other outside needs and obligations.

SICK LEAVE AND VACATION

Employees have access to 10 sick days per calendar year. Vacation is accrued based upon length of service (starting with two weeks upon employment).

PAID PARENTAL LEAVE

Eligible employees may request up to three weeks of Paid Parental Leave to serve as primary caregiver for a newborn, newly adopted child, or newly placed foster child.

LEAVES AND OTHER TYPES OF ABSENCE

We provide paid time away from work for a variety of reasons, including bereavement and jury duty. Employees also may be eligible for time-away programs to cover extended absences, such as medical and military leaves.
MAKING LIFE EASIER

COMMUTE OPTIONS (BELLEVUE)
Symetra provides commute options that help employees save money, reduce stress and preserve the environment, including:

- **Bike-to-Work Commute Allowance.** Regularly power your own ride to work and you’ll be eligible for a monthly allowance and access to the Free Day to Park program. Secure bike racks, lockers and showers are also available at no cost.

- **ORCA Business Passport.** Discounted annual bus pass that provides unlimited rides on Metro Transit, Sound Transit, Pierce Transit, Link Light Rail, Sounder Commuter Rail, Community Transit, Kitsap Transit and the Seattle Streetcar.

- **Free Pass to Ride.** Use an ORCA card at no charge for two weeks to see if it’s right for you.

- **Vanpool, Vanshare and Carpool.** Share a ride while saving money and time through this subsidized program.

- **Free Park Days.** Available monthly to employees commuting by bike, bus, rail, vanpool, vanshare, carpool or walking.

- **Guaranteed Ride Home.** Get home fast and free in the case of emergency. Available to employees commuting by bike, bus, rail, vanpool, vanshare, carpool or walking.

- **Zipcar.** Sign up for free and take advantage of a discounted Zipcar membership.

COMMUTE ALLOWANCE (FIELD EMPLOYEES)
Field office employees commuting by bike, bus or rail as their primary commute option may qualify for a commute allowance.

FINANCIAL AND LEGAL RESOURCES
Employees have access to financial and legal resources, including free or discounted consultations with local attorneys and financial professionals, will preparation tools, financial calculators and identity theft assistance.

TRAVEL ASSISTANCE PROGRAM
Symetra’s Travel Assistance Program provides toll-free emergency assistance to employees and their families, including pre-trip assistance, emergency medical assistance and emergency personal services.

ADOPTION ASSISTANCE PROGRAM
Adoption assistance benefits include financial assistance as well as time off under the Family and Medical Leave Act to care for your child as you establish your new family. In addition, adoptive parents have access to Symetra’s Paid Parental Leave program.

PET INSURANCE
Employees are eligible for discounted pet insurance premiums and the option to pay premiums via convenient payroll deduction.

CHARITABLE GIVING AND COMMUNITY INVOLVEMENT

SUPPORT OF YOUR CONTRIBUTIONS
Symetra employees are known for their generous spirit and desire to give back to their communities. We offer the following programs that support employee contributions of time and resources to nonprofit organizations:

- **Matching Gift Program**
  We match employee contributions to qualified charitable organizations (up to $1,000 per employee, per calendar year).

- **Matching Time Program**
  We make a matching grant on behalf of employees who donate volunteer hours to a qualified nonprofit up to a maximum of $500 per employee per calendar year.

- **Symetra Service Squad**
  The “Squad” is an employee-led group committed to making a difference in the community through volunteerism.