

# Important information about your new benefits plan



For employees of Woods Services & affiliates



Symetra Life Insurance Company  
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# Let's talk about your benefits

- Why enroll at work?
- Group life insurance
- Group disability insurance
- Hospital indemnity insurance
- Critical illness insurance
- Accident insurance



# Why enroll at work?

- Convenient way to help protect your family's financial wellness
- More cost-effective than buying coverage on the individual market
- No health questions to answer or tests to take<sup>1</sup>
- Convenient payroll deductions
- No copays, coinsurance or deductibles to meet
- Benefits are paid no matter what other coverage you have

Once you enroll, your coverage starts:

**7/1/2026**

<sup>1</sup>If enrolling in group life and/or disability insurance during your initial eligibility period [up to the maximum guaranteed issue amount], evidence of insurability (EOI) may be required after the initial enrollment period.



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# Group Life Insurance

Can your loved ones afford to lose your income?

# Protection for your family's financial future

If your family lost you as a provider, could they continue paying their financial obligations?



**Mortgage**



**Car payments**



**College tuition**

## Did you know?

A recent study found that 44% of American households would encounter significant financial difficulties if they lost the primary wage earner in the family.<sup>1</sup>

<sup>1</sup>"Life Insurance, Data and Industry Trends 2023," Atidot, January 2023.

# Basic group life and AD&D insurance

## Your basic life benefits: Employer Paid

	Benefit amount	[Option to keep benefits if you leave the company]
Life	2 x annual earnings, up to \$650,000	✓
AD&D	2 x annual earnings, up to \$650,000	

### Age Reductions –

Reduced to 65% at age 65

Reduced to 50% at age 70

### Additional Benefits with AD&D

Common Carrier – 100%

Seatbelt – 10%

Airbag – 5%

<sup>1</sup> Coverage for children is not subject to evidence of insurability and is always fully guaranteed issue.

# Increasing your life insurance protection

Open Enrollment Opportunity this year!

	Benefit amounts	Maximum benefit amount	Guaranteed issue amount	[Option to keep benefits if you leave the company]
Supplemental Life	Increments of \$5,000	Lesser of 5-year salary, or \$500,000	\$150,000	✓
Supplemental AD&D	Increments of \$5,000	Lesser of 5-year salary, or \$500,000	Fully guaranteed issue	

- **Age Reduction:**

- Reduced to 65% at age 70
- Reduced to 50% at age 75

- Archway employees have a different plan design. Please see HR or enrollment guide for details
- Open enrollment does not apply to employees who were previously denied coverage

# Benefits for your Family

Spouse	Benefit Amounts	Maximum Benefit Amount	Guaranteed Issue Amount	Option to keep benefits if you leave the company
Spouse Supplemental Life	Increments of \$5,000	Lesser of 100% of employee life benefit or \$250,000	\$50,000	✓
Supplemental AD&D	Increments of \$5,000	\$250,000	\$50,000	
Child(ren)	Benefit Amounts	Maximum Benefit Amount	Guaranteed Issue Amount	Option to keep benefits if you leave the company
Supplemental Life	\$10,000	\$10,000	\$10,000	
Supplemental AD&D	\$10,000	\$10,000	\$10,000	

**Spouse rates and age Reduction based on the Spouse's age:**

Reduced to 65% at age 70

Reduced to 50% at age 75

\*Archway employees have a different plan design



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# Group Disability Insurance

Protect your most valuable asset: your income

# Disability is more common than you might think

No one plans on becoming disabled, but many of us will at some point during our working years.

In fact, 20-year-olds have a

**23%**

chance of becoming disabled before they reach retirement age.<sup>1</sup>

Disability insurance replaces a portion of your income if you become too sick or injured to work for an extended period.

<sup>1</sup> "Disability And Death Probability Tables For Insured Workers Who Attain Age 20 in 2024," Social Security Administration, August 2024.



# Disability insurance

Replaces a portion of your income if you're too sick or injured to work.

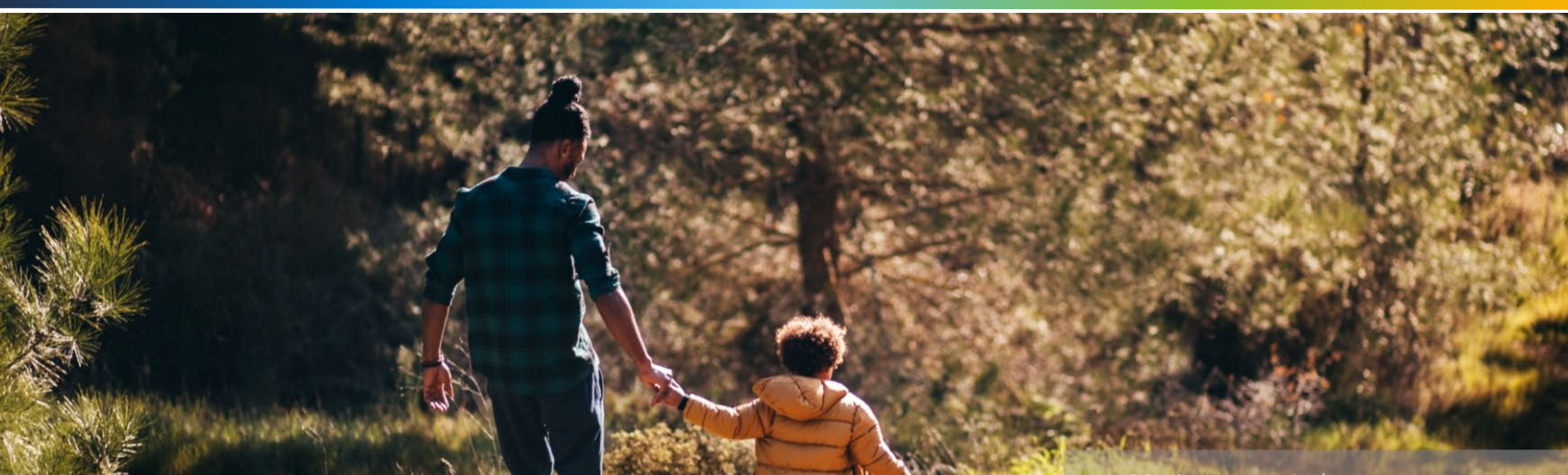
## Short-term disability:

- Some affiliates offer Voluntary STD – requires an approved EOI form if enrolling after 31 days of eligibility as a new hire
- Some affiliates offer statutory disability benefits through New Jersey or New York
- Paid weekly while you are disabled, up to the maximum payment duration, or until you return to work
- Claims can transition to long-term disability

## Long-term disability: Employer Paid

Paid monthly while you are disabled and eligible for benefits

	Benefit amounts	Benefit payments start
Long-Term Disability	60% <b>monthly</b> income, up to \$10,000, reduced by other income amounts like SSDI	Once STD or State disability benefits exhaust, if applicable



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# Hospital Indemnity Insurance

Build a financial safety net for the unexpected

# Lower the cost of your hospital stay

If you end up in the hospital, your focus should be on your recovery, not your medical bills.

On average, you can expect to pay  
**\$2,883** per-day for a hospital stay.<sup>1</sup>

<sup>1</sup> "Hospital and Surgery Costs" debt.org, updated March 2023.

# What is hospital indemnity insurance?

- Pays a fixed dollar benefit for each day of a covered hospital stay
- Pays a higher benefit on day 1 - hospital admission
- Hospital stay must last at least 24 hours
- Pays benefits up to 30 days each year
- No preexisting condition limitations
- Use benefits for anything, including non-medical costs
- Automatic newborn and adoptive child coverage for the first 31 days<sup>1</sup>
- Also covers stays in:
  - Intensive care unit (ICU)
  - Substance abuse facility
  - Mental health facility
  - Nursing facility<sup>2</sup>

<sup>1</sup>You must enroll your child as a dependent on your plan within 30 days of birth in order for coverage to continue beyond the first 31 days. In Washington, newborn and newly adopted child coverage is automatic for the first 60 days. For coverage to continue, the insured must notify Symetra of the birth or adoption and pay the required premium within the 60 days.

<sup>2</sup>Nursing facility benefits are paid only if following a covered hospital stay of at least three consecutive days.

# Plan Details

Inpatient Hospital Benefits	Plan 1 (Low)	Plan 2 (High)
<i>500 days lifetime maximum</i>		
<b>Hospital Confinement</b>	\$500 first day,  \$100 day 2+, 30 incident(s) pp/pcy	\$1,000 first day,  \$200 day 2+, 30 incident(s) pp/pcy
<b>Intensive Care Unit</b>	\$500 first day, \$200 day 2+, 30 incident(s) pp/pcy	\$1,000 first day, \$400 day 2+, 30 incident(s) pp/pcy
<b>Substance Abuse Facility</b>	\$100 per day, 30 day(s) pp/pcy	\$200 per day, 30 day(s) pp/pcy
<b>Mental Health Facility</b>	\$100 per day, 30 day(s) pp/pcy	\$200 per day, 30 day(s) pp/pcy
<b>Nursing Facility</b> This benefit is paid only if following a covered hospital stay of at least three consecutive days.	\$100 per day, 30 day(s) pp/pcy	\$200 per day, 30 day(s) pp/pcy
<b>Pregnancy Limitation Period</b>	None	None

Monthly Premium	Plan 1	Plan 2
Employee	\$7.54	\$15.09
Employee + Spouse	\$17.65	\$35.30
Employee + Child(ren)	\$16.07	\$32.13
Family	\$21.80	\$43.60

# How hospital indemnity insurance helped Kyle



When Kyle came down with pneumonia, he had to spend a few days in the hospital. But with his mom's hospital indemnity insurance, his hospital stay cost less out of pocket.

This example is for illustrative purposes only and is meant to provide a general overview of how coverage works. Any resemblance to actual persons is purely coincidental. Actual claim times may vary depending on timely receipt of required information.

## Kyle's hospital stay

- ✓ Kyle spends five days in the hospital.
- ✓ His mom initiates a hospital indemnity claim through MyGO.
- ✓ With authorization, Symetra collects additional information from providers.
- ✓ Kyle's mom receives the hospital indemnity benefit directly.

## Kyle's hospital benefits

Day 1: \$1,000  
Day 2-5: \$2 per day

**Hospital indemnity insurance saved \$1,800 in out-of-pocket costs.**



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# Critical Illness Insurance

For the critical moments in your life

# Can you afford a serious illness?

Survival rates for heart attacks and other serious illnesses have been increasing but so have treatment costs.

Most people have a **40%**  
chance of developing cancer.<sup>1</sup>

**3 million**  
people have more than  
\$10,000 in medical debt.<sup>2</sup>

<sup>1</sup> "Lifetime Risk of Developing or Dying From Cancer" American Cancer Society, revised January 18, 2024.

<sup>2</sup> "The Burden of Medical Debt in the United States," KFF, February 12, 2024.

# Critical Illness Insurance

Guaranteed issue - **\$5,000, \$15,000, \$20,000, or \$30,000**

- **Spouse:** \$2,500, \$5,000, or \$15,000
  - (not to exceed 50% of employee coverage)
- – **Child(ren):** \$2,500 or \$5,000
  - (not to exceed 50% of employee coverage)
- No benefit waiting period or preexisting conditions limitation

## Additional benefits:

- \$50 Health screening benefit.
  - e.g. mammogram, chest X-ray, COVID-19 testing, etc.
  - Payable once per calendar year per covered insured
- Recurrence benefit – 100% after 6 months
- Separate benefits – 100% after 1 day
- Portability - Allows the primary insured, their spouse/domestic partner and dependent child(ren) to continue coverage if employment ends



# Core coverage

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- Invasive cancer
- Minor cancer (standardly pays 50% of benefit amount)
- Heart attack
- Stroke
- Coronary artery disease needing surgery or angioplasty (standardly pays 25% of benefit amount)
- Major organ failure
- End-stage renal failure
- Loss of sight
- Loss of speech
- Loss of hearing
- Paralysis
- Severe burns
- ALS and other motor neuron diseases
- Advanced Alzheimer's disease
- Parkinson's disease
- Advanced multiple sclerosis (MS)
- Occupational HIV
- Coma
- Health screening rider (\$50/year)

# Critical Illness Plan Enhancements



## + Childhood conditions module

Down syndrome, Congenital Structural Anomaly, autism & more.



## + Infectious diseases module

COVID-19, pneumonia, influenza, meningitis and more.

\*minimum 5 day hospital stay required



## + Neurological module

Brain aneurisms, brain tumors, dementia and more.



# How Critical Illness Insurance Helped Kristen



Kristen received the unfortunate news that she had been diagnosed with early-stage breast cancer.

## What happens during Kristen's treatment

- Kristen initiates a critical illness claim through MyGO on her phone.
- With authorization, Symetra collects additional information from providers.
- Kristen receives her lump-sum benefit directly.

## Kristen's critical illness benefit

Kristen's policy covers invasive cancer at 100% of the benefit amount of \$20,000.

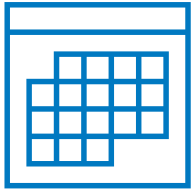
Since our critical illness insurance considers any breast cancer, regardless of the stage, to be invasive cancer, Kristen will receive the full benefit amount of **\$20,000**, which she can use on whatever she needs.



# Accident Insurance

Help when the unexpected happens

# Accident Plan



Scheduled benefit accident insurance covers out-of-pocket medical expenses related to an accidental injury.

Benefits do not coordinate with your major medical plan.

## What's covered?

Your plan covers several types of accidental injuries, including:

- ✓ Fractures
- ✓ Dislocations
- ✓ Second- and third-degree burns
- ✓ Eye injuries
- ✓ Lacerations
- ✓ Torn ligaments

The plan also pays a benefit for the following services if they're related to a covered injury.

### Emergency care and diagnostics

- ✓ Ambulance rides
- ✓ Emergency room admission
- ✓ X-rays

### Follow-up care

- ✓ Physical therapy
- ✓ Doctor visits
- ✓ Chiropractic visits
- ✓ Medical equipment
- ✓ Prosthetic devices

### Hospitalization and surgical procedures

- ✓ Hospital admission
- ✓ ICU
- ✓ Surgery
- ✓ Rehabilitation

# Accident Plan

## Sample Benefit Amounts

- Hospital Admission - \$750
  - ICU Admission - \$1,500
- Ground Ambulance - \$200
- Burns - \$800 - \$20,000
- Fractured Leg - \$800 \*\$1,600 for open fracture
- Accidental Death - \$50,000
- \$50 Wellness Screening Benefit
  - No waiting period
  - 24-hour coverage
  - Portability included



# How Accident Insurance Helped Mike



Recently, Mike broke his leg after taking a fall during a hiking trip with friends.

## What happens during Mike's recovery

- Mike initiates an accident claim through MyGO on his phone.
- Later, he initiates a new claim for his physical therapy appointments.
- With authorization, Symetra collects additional information from providers.
- Mike receives the accident benefit directly.

## Mike's accident benefits

**Emergency room visit benefit:** \$100

**Ambulance -** \$200

**X-ray benefit:** \$30

**Leg fracture benefit:** \$800

**Physical therapy benefit (five sessions):** \$125

Symetra's accident insurance pays a total of **\$1,255** for Mike's injury and treatments.

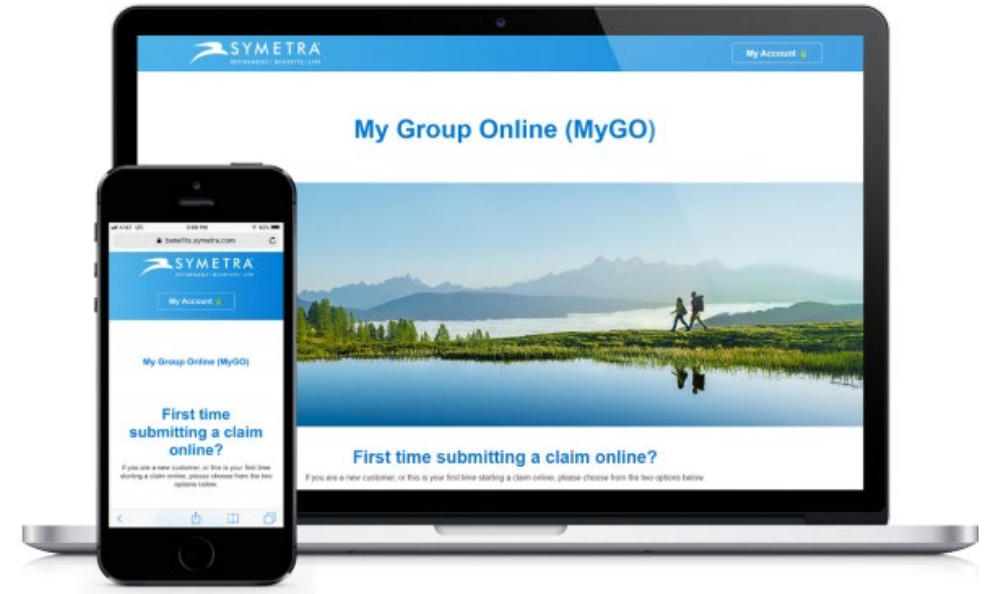


# Simple claims process

# Claims service at your fingertips

With My Group Online (MyGO), you can:

- ✓ Submit one or multiple claims in just a few minutes
- ✓ Scan and submit documents, even with your mobile device
- ✓ Check your claim status
- ✓ View an Explanation of Benefits
- ✓ Download policy certificates or forms
- ✓ Contact customer service



Group benefits are insured by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004. They are not available in all U.S. states or any U.S. territory.

[Group short-term and long-term disability income policies base certificate form number is GDC-4500 12/05.] [Group Life and Accidental Death and Disability (AD&D) policies base certificate form number is LGC-13500-CERT 08/06.] [Per occurrence and scheduled benefit accident coverage is designed to pay benefits up to a preselected, per occurrence amount. Per occurrence base certificate form number is LGC-10011C 10/11. Scheduled benefit accident coverage base certificate form number is SBM-03515 1/18.] [Critical illness base certificate is SBC-00535-CERT 04/14 and SBC-04535-CERT1/21.]

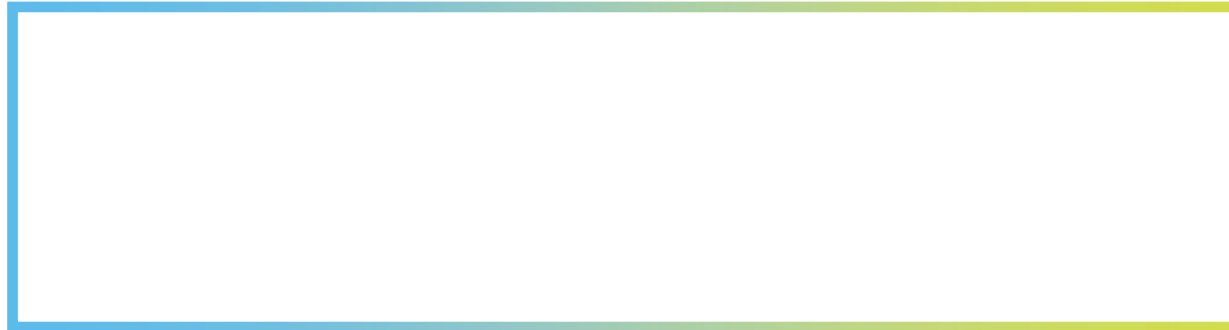
[Symetra Health provides limited benefit coverage and is a supplement to health insurance. Base policy form number is SBC-05540 03/22. Symetra Health is only available in certain states at this time. Administration of Symetra Health is managed by a third-party administrator that provides enrollment, claims and billing administration. These products are not a replacement for a major medical policy or other comprehensive coverage and do not satisfy the minimum essential coverage requirements of the Affordable Care Act.]

**[THE ACCIDENT POLICY IS ISSUED AS AN ACCIDENT ONLY POLICY. IT DOES NOT PAY BENEFITS FOR LOSS CAUSED BY ILLNESS.]**

**[THE CRITICAL ILLNESS AND INPATIENT HOSPITAL POLICIES ARE A FIXED-PAYMENT INSURANCE POLICY THAT PROVIDES FIXED-PAYMENT MEDICAL AND OTHER BENEFITS.]**

Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. For costs and complete details of the coverage, call your benefits/HR representative.

[Travel Assistance, Identity Theft Assistance and Beneficiary Assistance are offered through On Call International. EstateGuidance®, EAP and HealthChampion® are provided by ComPsych. Value-added services may not be available in all states. On Call and ComPsych are not affiliated with Symetra Life Insurance Company or any of its subsidiaries. EstateGuidance® is a registered trademark of ComPsych Corporation.]



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