

## WHAT IS SELECT BENEFITS?

Select Benefits, insured by Symetra Life Insurance Company, is a limited benefit medical policy that allows employers to offer health and life insurance to their employees while maintaining costs. Benefits can be offered to eligible full-time, part-time, hourly and seasonal workers.

Here are a few ways a business can use the plan:

- Help protect employees generally not eligible for benefits.
- Offer different benefits to various levels of employees.
- Provide interim coverage for workers waiting for major medical to begin.

## About Symetra Financial

Symetra Financial is a family of companies with nearly a half-century of experience providing retirement plans, employee benefits, annuities and life insurance through independent distributors nationwide. Its insurance company subsidiaries have nearly \$20 billion in assets.\* Symetra Financial is owned by an investor group led by White Mountains Insurance Group Ltd. and Berkshire Hathaway Inc.

\*Source: Total GAAP assets per financial statements of Symetra Life Insurance Company, December 31, 2005.

For more information, please contact your Symetra Financial representative:

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### Plan developed for:

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## SELECT BENEFITS FOR WESTMONT CHAMBER OF COMMERCE AND TOURISM BUREAU



*Limited benefit medical insurance for employees  
and families of Westmont Chamber members.*



*The plan is available to Westmont Chamber  
of Commerce members in good standing.*

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## ADVANTAGES FOR BUSINESSES

**Flexibility** – Employer members control and determine their cost based on plan selection.

**Choice** – Monthly or hourly rate plans are available.

**Ease** – Select Benefit Administrators of America, a division of Employee Benefit Consultants, Inc., a Symetra company, performs all administration at no additional charge.

## AVAILABLE BENEFITS

- Doctor's Office Visits
- Outpatient Diagnostic Lab and X-Ray
- Preventive Care
- Inpatient Hospital
- Surgery
- Accident Coverage
- Emergency Room Visits
- Prescription Drug Coverage
- Dental
- Employee Life and Accidental Death and Dismemberment
- Dependent Life
- Survivor Benefit for dependents
- Pharmacy Discount Program

## CHOOSING A PLAN

The Westmont Chamber plans are flexible to fit most employer members' benefit and budget needs.

### Hourly Plan

Hourly plan premium is based on the number of hours each eligible employee works per month. The employer must pay 50-99 percent of the premium for each eligible employee.

The level of an employee's coverage is determined by the hours worked during the prior month. For example, an employee who works 95 hours in May is eligible for Level II benefits in June.

Level I	1 through 90 hours
Level II	91 through 130 hours
Level III	131+ hours

### Monthly Core Buy-Up Plan

The monthly core buy-up plan consists of a core set of benefits for which the employer pays 100 percent of the premium. Employees may choose to "buy-up" benefits by purchasing additional coverage. Buy-up options are completely voluntary and paid through convenient payroll deduction.

Select Benefits is not a replacement for a major medical policy or other comprehensive policy. It is designed to cover insurance benefits, at a preselected fixed dollar amount, used on a routine basis. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. Select Benefits is insured by Symetra Life Insurance Company.

## PLAN HIGHLIGHTS

### No Preexisting Conditions

There are no preexisting condition limitations.

### Administration Included

There is no additional charge for claims, customer service and benefit continuation.

### No Required Networks

There are no preferred provider lists or networks required. Participants may see the provider of their choice.

### No Medical Underwriting

No medical underwriting is required if employees enroll within 31 days of the date they become eligible for coverage.

### No Deductibles

Covered medical benefits have no deductibles or co-payments.

### Dependent Coverage

Plan designs include all eligible family members at no additional charge.

### No Coordination with Other Plans

Select Benefits pays regardless of any other coverage an employee may already have.