



Group insurance policies are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004.

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](http://www.europassistance-usa.com).

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

‡ Travel arrangements must be made through Europ Assistance.

§ Provided service, ancillary expenses are the member's responsibility.