



Value-add programs

Giving employees access to timely resources so they can get the most out of their benefits



Value-add programs can provide expert guidance and assistance to help employees navigate challenging life events.

Employees are used to benefit programs taking a bite out of their paychecks. But what about benefits that help manage or reduce expenses? That's the idea behind the value-add programs that are often available with today's employee benefit plans.

Value-add programs give employees and their families access to professional resources and expertise that can help them make the most of their coverage. Value-add programs can provide several types of services, so we've narrowed it down to some of the most frequently available.

Health advocacy

In today's health care environment, understanding claims and billing can be a challenge. Advocacy programs give employees access to health care professionals—including registered nurses, and benefits and claims specialists—who can help guide them through the complex medical system and even negotiate better prices for treatment.

Advocacy services vary by provider, but the main goal of these programs is to provide support for employees when they have questions or concerns about their primary medical coverage. Services often include:

- **Clarifying** health insurance benefits and answering coverage questions.
- **Finding** qualified doctors, hospitals and other providers.
- **Explaining** conditions and treatments.
- **Resolving** billing and claims issues.
- **Arranging** for second opinions and the transfer of records.
- **Locating** qualified and affordable elder care services.

Many people don't have the time or resources to search for qualified providers in their network—especially when situations are unexpected. Advocacy program specialists can do the legwork on behalf of employees and help them understand their treatment options so they can make decisions that result in the best possible care.

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Value-add programs are often available at little or no cost to you.

Refer to your enrollment information or contact your benefits representative to learn how to access these resources.

Many advocacy programs also include cost-saving services that help negotiate claims and expenses after they happen. Even with major medical coverage, out-of-pocket costs for medical care can be significant. Cost-saving programs employ billing and claims experts to negotiate with providers to reduce the cost of medical and dental expenses that are not covered by primary insurance. For example, an emergency room visit or inpatient hospital stay can result in large fees and charges the insured may not be prepared for. A negotiator can work with the facility to reduce these costs and even obtain signoff from the provider.

More programs available

In addition to physicians, value-add programs often provide access to other professionals at a reduced cost. Some of the most common services are:

- **Employee assistance programs (EAPs):** EAPs can help employees address personal issues that may affect their performance in the workplace. This can include support for family issues, financial problems, substance abuse, depression, anxiety and more.
- **Travel assistance:** Travel vendors provide pre-trip planning as well as emergency travel support, medical assistance, evacuation and repatriation if the insured is traveling more than 100 miles from home.
- **Beneficiary assistance and funeral planning services:** Provides guidance and assistance to help a beneficiary with paperwork and other time-consuming details when managing a loved one's final affairs.
- **Estate planning:** Offers insureds online access to a safe and affordable tool to plan their estate and make final arrangements.
- **Nurse consulting:** Nurse hotlines allow employees to speak with qualified registered nurses who can answer questions about symptoms, health conditions and medications. They can also help determine if conditions can be treated at home or require immediate care at an emergency room or urgent care facility.
- **Wellness coaching:** Wellness coaches can help insureds create proactive nutrition and exercise plans to achieve and maintain the best possible health.

Value-add programs help reduce expenses, enhance a standard benefits offering and promote productivity and wellness for all participants. The programs described here are just a few that may be available with employee benefit plans.

To learn more about these and other programs that may suit your business, contact your group benefits representative.



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