

WHAT IS SELECT BENEFITS?

Select Benefits 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 a half-century of experience providing retirement plans, employee benefits, annuities and life insurance through independent distributors nationwide. Its insurance company subsidiaries have nearly \$19 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, 2006.

For more information, please contact your Symetra Financial representative:

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Plan endorsed by:

Wyoming Association of Nonprofit Organizations
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SELECT BENEFITS FOR
WYOMING ASSOCIATION OF
NONPROFIT ORGANIZATIONS



Limited benefit medical insurance for employees and families of Wyoming Nonprofits.

WYOMING NONPROFITS
connections - resources - sustainability

The plan is available to Wyoming Nonprofits members in good standing.

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ADVANTAGES FOR BUSINESSES

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

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
- Inpatient Hospital
- Surgical Benefit
- Accident Coverage
- Emergency Room Visits
- Employee Life and Accidental Death and Dismemberment
- Dependent Life
- Survivor Benefit for dependents
- Pharmacy Discount Program

HOW YOUR PLAN WORKS

The Wyoming Nonprofits is offering you the Select Benefits monthly plan designs. These offer the same level of coverage at a fixed monthly rate.

The plans endorsed by the Wyoming Association of Nonprofit Organizations offer three options ranging from \$28, \$58, or \$111 per month, per employee. As the employer you contribute anywhere from 50% to 100% of the premium, and the employee, if necessary, will be responsible for the remaining amount.

With the Select Benefits monthly plan, you have a cost-effective option to offer your employees. If you have any questions, please contact Brian Sullivan at bsullivan@nelson-insurance.com or call him toll-free at 1-888-856-9247.

Select Benefits is insured by Symetra Life Insurance Company. 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 benefits provisions. Policy form number is LGC-8786/WY 2/03 and LGC-8787/WY 2/03.

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.

*Applies to Life and Disability Income only.

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.