

Symetra Life Insurance Company is part of the Symetra Financial family of companies with nearly a half-century of experience providing retirement plans, employee benefits, annuities and life insurance through independent distributors nationwide. The company has more than \$20 billion assets* and 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, 2004.



Insurance Coordinators is a Montana-based multistate insurance agency specializing in worksite products designed to fit the everyday needs of employers and employees. For over 26 years, Insurance Coordinators has served its customers by providing employer-sponsored group plans including ancillary health and life insurance products.



Mountain West Benefit Solutions is a premier benefits consulting firm serving employers in Montana, Idaho, Wyoming and North and South Dakota. MWBS provides clients comprehensive and timely analysis and advice regarding their employee benefit plans, and the design and management of those plans.

Montana Nonprofit Association

Founded in 2001, MNA is a membership organization that promotes a stronger non-profit sector, supportive public climate and the ability of nonprofits to accomplish their missions.

MNA addresses its mission through advocacy and public policy; access to affordable goods and services; research and education on issues of critical importance; training, professional development and technical assistance; leadership and convening; and strategic communications.

To learn more about MNA visit www.mtnonprofit.org or call 406-449-3717.

Select Benefits is a limited benefit medical coverage and insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Select Benefits is not a substitute for comprehensive or other major medical coverage. It may be subject to exclusions, limitations, reductions, and termination of benefit provisions. For costs and complete details, contact the company or MNA.

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ESSENTIAL HEALTH COVERAGE



SYMETRA SELECT BENEFITS

*Designed exclusively for 501(c)(3) members of the
Montana Nonprofit Association*



Montana Nonprofit Association

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The Montana Nonprofit Association is pleased to endorse Select Benefits from Symetra Life Insurance Company.

WHAT IS SELECT BENEFITS?

Select Benefits is a limited benefit medical insurance policy designed for those who usually go without coverage.

Select Benefits provides a pre-selected, fixed dollar benefit for hospital stays, doctor office visits, x-rays, lab tests, emergency room visits and more.

This policy also includes a vision benefit, \$5,000 Employee Life Insurance and \$5,000 Accidental Death and Dismemberment policies and every plan includes a discount pharmacy benefit.

HOW OUR PLAN WORKS

The Montana Nonprofit Association plan is a “core buy-up”. As the association member, you offer the core set of benefits to all your eligible staff and pay the monthly premium for each participant. The composite rate covers all employees and their eligible family members.

Participating employees can receive just the core plan at no cost, or they may upgrade coverage by paying an additional premium. Buy-up options are completely voluntary and include additional and/or enhanced benefits, including a prescription drug program.

KEY FEATURES

- Coverage for groups with as few as one eligible employee
- Prescription drug benefit available
- No preexisting condition limitations
- No coordination of benefits
- No co-pays except for prescription drug benefit
- No deductibles to satisfy
- No required networks
- No medical questions or enrollment

For more information about Select Benefits and how to enroll, please contact

Insurance Coordinators of Montana
1-866-449-9777 or wecare4u@icmont.com

or visit us online at
www.insurancecoordinators.com