

Empathy

Bereavement Support, including Funeral Planning & Will Preparation



Group Name: Heritage Environmental Services

Policy Number: 746355

Who is Empathy?

We work with Empathy to offer you and your loved ones Bereavement Support, including Funeral Planning & Will Preparation services. Combining technology and human care, Empathy helps families prepare for the future and navigate the emotional and practical challenges associated with loss.

From planning a funeral to the logistics of winding down an estate, Empathy offers an impactful solution to you and your family after the loss of a loved one. Empathy's bereavement support is also fully accessible to loved ones, and various family members can share and join their account.



Bereavement Support

On-demand personalized services includes:

- Custom Care Plan tailored to the family's unique needs
- For each family, a dedicated Care Manager will work with them step-by-step
- Hands-on assistance from and access to the Care Team

Curated bereavement tools include:

- **Obituary creator:** A beautifully written obituary, crafted in minutes
- **Grief resources:** Guided meditations, audio companions, and a journaling tool
- **Help claiming benefits:** Resources and dedicated assistance for claiming survivor or other available benefits, such as those from Social Security or the Veteran's Administration
- **Probate & estate administration:** State-specific guidance and resources on probate process
- **Account closing:** Closing unneeded financial accounts, subscriptions, and memberships
- **Family collaboration:** Intuitive dashboard for family members to share tasks, resources, and progress
- **Secure, scanned document storage:** Storage for important papers in one secured location



Funeral Planning services

Holistic funeral assistance with access to wide range of funeral resources such as:

- Guides and checklists
- Concierge support
- Funeral home finder
- Online planning and price comparison



Will Preparation services

Digital will, healthcare directive and POA access and support for such things as:

- Drafting a will
- Issuing a financial power of attorney
- Outlining your last wishes
- Articulating an advance healthcare directive

ReliaStar Life Insurance Company (Minneapolis, MN),
a member of the Voya® family of companies

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Who is eligible for Empathy?

You and your family are eligible to receive Empathy's comprehensive system for grief and loss support if you are living in the U.S. and enrolled in Group Term Life Insurance offered by Voya. Empathy is not insurance and you should note that services and availability may vary by state. Eligible users receive dedicated care and support, combined with experienced resources and tools. Empathy is committed to helping you and your family prepare for the future and provide support in some of life's most challenging moments. We're here to meet you wherever you are, whenever you're ready.

How to get started

Navigating a loss can be challenging and knowing where to start can be difficult. Empathy's experienced Care Team is ready to provide support via web, app, or phone.



Beneficiary and loved one support

Have you experienced a loss of someone who had group term life insurance coverage through Voya?

- Call 769-305-2683,
- Log onto join.empathy.com/voya, or
- Download the Empathy app and use referral code: EMP-VOYA

General Care Team support

Have general questions about Empathy?

- Call 251-299-8482 or
- Email: support@empathy.com

How to sign up:

1. Select the appropriate link based on the support you're looking for
2. Enter your name, email address, and a phone number that can receive text messages.
3. Click the "Get Started" button and enter the code contained in the authentication text message.
4. Answer the prompted questions to get support tailored to your needs.

Please notify your Care Manager if you would like to switch between Pre-Planning Support (Will Preparation, Funeral Planning) and Loss Support (Bereavement Support) experiences

Employee/insured support

Do you have group term life insurance coverage through Voya and have experienced a loss?

- Call 769-305-2683,
- Visit join.empathy.com/voyasupport-loss, or
- Download the Empathy app and use referral code: EMP-VOYALOSS

Do you have group term life insurance coverage through Voya and need help drafting a will, outlining your last wishes, or finding a funeral home?

- Call 769-305-2683, or
- Visit join.empathy.com/voyasupport-preplanning



App access for insured and beneficiary loss support

1. Download the Empathy app by visiting the Apple App Store® or Google Play store or scanning the QR code
2. Enter your phone number to verify yourself with a text code
3. Enter appropriate referral code listed above
4. Answer the prompted questions to get support tailored to your needs



Additionally, beneficiaries filing a group term life insurance claim through the Voya Claims Center can agree to be contacted by the Empathy Care Team regarding any bereavement care benefits to which they may have access.

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Bereavement Support, including Funeral Planning & Will Preparation services are provided by The Empathy Project, Inc., New York, NY. Provisions and availability of each service may vary by state.

Group Term Life Insurance is underwritten by ReliaStar Life Insurance Company (Minneapolis, MN), a member of the Voya® family of companies. Provisions and availability may vary by state.

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