

Empathy

Bereavement Support, including Funeral Support & Estate Planning

Who is Empathy?

We work with Empathy to offer you and your loved ones Bereavement Support , including Funeral Support & Estate Planning 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 a custom Care Plan tailored to the family's unique needs, a dedicated Care Manager will work step-by-step with each family, and hands-on assistance from and access to the Care Team. Curated bereavement support includes:

- **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 Social Security or the Veteran's Administration
- **Probate & estate administration:** State-specific guidance and resources on probate process
- **Pet loss:** personalized guidance with support tools, helping you navigate the practical and emotional challenges of losing a pet.
- **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 Support

- Compare top-rated, local funeral homes with personalized price quotes, all in one place, plus receive guidance from Empathy Care Managers for every aspect of funeral arrangements.

Estate Planning services

You will have access to the digital legacy planning platform LifeVault. Developed in collaboration with estate attorneys*, LifeVault is an intuitive platform employees can use to create and manage a legally-sound legacy plan for their future with secure encryption and simple, step-by-step guidance. The platform has several options including:

- Create legal documents like wills, powers of attorney, advanced healthcare directives, and more
- Securely store documents in one place
- Share access with family and advisors
- Access educational resources on legacy planning

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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

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/voya-lifevault-employee-flyer

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 (Funeral Support, Estate Planning) and Loss Support (Bereavement Support) experiences

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.

App Store® is a service mark of Apple Inc. Google Play is a service provided by Google LLC.

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* LifeVault does not provide legal advice and LifeVault should not be seen as a replacement for legal counsel. LifeVault is designed to accommodate a wide range of legacy planning needs, embracing a variety of family dynamics and life scenarios. However, it is important to acknowledge that certain unusual circumstances or legally intricate situations may require specialized guidance. In such cases, we recommend that employees consult with an attorney to ensure that their legacy plan accurately reflects their wishes and meets all legal requirements.

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

LifeVault digital legacy planning is 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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