

# Survivor Support Counseling Service

Willis Towers Watson's enhanced customer service experience



Willis Towers Watson understands that anyone who works with grieving family members must be empathetic and highly responsive to their needs. Often, the family is dealing with difficult issues they've never experienced before.

As an optional service, Willis Towers Watson can provide survivor advocacy/support. While our work in this area varies somewhat from client to client based on your needs and your other vendors, our services are described below.

## Survivor benefit counseling

We understand the importance of having the right staff on hand to assist when a participant or a survivor experiences a loss. We specially train our survivor benefit counselors to assist with the most sensitive cases, providing high-touch service to the survivor. Our counselors can navigate multiple vendors' systems and processes on behalf of the survivor to ensure all benefits due are granted as quickly as possible.

During the information intake process, our service center staff solicits the relevant information for the initial death report and assigns the case to a survivor benefit counselor

who will work with the survivor throughout the benefit entitlement determination process. Our counselors take the time to explain the process to survivors, including our role, the expected timeline and other services. The counselor will also advise the survivor of any documentation we or another vendor may solicit during the process.

## Survivor benefit entitlement communication

Once we and the other vendors determine the survivor's benefit entitlements, we create a comprehensive personalized letter expressing condolences and communicating the benefit entitlements, instructions for documentation (e.g., certified death certificate) and any other benefits the survivor can expect from you or other vendors.

## Death benefit coordination with your business partners

To ensure one convenient point of contact for the survivor, we can also partner with your vendors and work diligently behind the scenes to ensure all survivor benefits are communicated and processed in a timely manner. This additional service

encompasses having firsthand knowledge of all the death benefit programs available, knowing who the key contacts are for each vendor, and understanding the systematic and manual triggers that prompt benefits to be calculated and paid accordingly. This can include assisting the survivor in completing necessary claim forms and other required paperwork.

### Follow-up to ensure death benefits are determined and honored quickly

Your survivors can take comfort in knowing they have an advocate in their survivor benefit counselor, who manages the entire process for them from end to end. If a particular benefit payment is outstanding past our established time frame, our counselors proactively follow up with the particular vendor and keep the survivor updated on the case as it progresses.

### Activity tracked for reference and workflow management

All activity from start to finish is tracked in our case management system. This gives our survivor benefit counselors, as well as our clients, a real-time view of the survivor’s case and all steps leading to case completion.

### Survivor customer service summary

Activity	Standard service	Survivor counseling
Accept notification of death from beneficiary or other party	✓	✓
Explain process, timing and next steps	✓	✓
Inform participant about other available benefits not administered by Willis Towers Watson	✓	✓
Assign survivor support counselor		✓
Schedule counseling session to discuss benefit eligibility, steps, forms, timing and ancillary topics		✓
Coordinate communication, application and payment of benefits with third parties		✓
Distribute benefit entitlement communication for Willis Towers Watson-administered benefits	✓	✓
Distribute benefit entitlement communication for benefits not administered by Willis Towers Watson		✓
Complete signature-ready claim forms for life insurance		✓
Enter claim information in the insurance vendor’s system		✓
Follow up with the participant and third parties through counselor-initiated communications		✓
Answer survivor questions throughout the process	✓	✓
Track activity in case management system	✓	✓

Note: Higher fee applies for survivor cases requiring claim initiation services.

### About Willis Towers Watson

Willis Towers Watson (NASDAQ: WLTW) is a leading global advisory, broking and solutions company that helps clients around the world turn risk into a path for growth. With roots dating to 1828, Willis Towers Watson has 45,000 employees serving more than 140 countries and markets. We design and deliver solutions that manage risk, optimize benefits, cultivate talent, and expand the power of capital to protect and strengthen institutions and individuals. Our unique perspective allows us to see the critical intersections between talent, assets and ideas – the dynamic formula that drives business performance. Together, we unlock potential. Learn more at [willistowerswatson.com](http://willistowerswatson.com).

