

Empathy

Bereavement Support, including
Funeral Support & Will Preparation



Who is Empathy?

We work with Empathy to offer you and your loved ones one Bereavement Support. Combining technology with 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 include:

- Custom Care Plan tailored to the family's unique needs
- A dedicated Care Manager to work with each family member step-by-step

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

Beneficiary and loved one support

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.

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:
 - Employee of BMO: EMP-VOYALOSS
 - Beneficiary of BMO Employee: EMP-VOYA

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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