

Symetra Life Insurance Company

Accident Coverage

A plan for the unexpected



Accidents can happen to anyone, at any time. Can you afford the financial hit if one were to happen to you or someone in your family? Select Benefits accident coverage can help with costs after an accident, allowing you to get the care you need and get back to your daily routine.



How it works

Accident coverage provides benefits to help cover out-of-pocket medical expenses related to an accidental injury.

Benefits are paid based on the type of injury or service performed and do not interfere or coordinate with your major medical plan.



Why accident coverage?

Understanding how accident coverage fits into your overall benefits package can help you decide if it's right for you and your family.

Consider your health care out-of-pocket liability. Accident coverage can help you reach your deductible, copay or coinsurance requirements while paying little to nothing from your own pocket.

Accident coverage can also help support financial stability for your family by covering expenses for catastrophic incidents.

Turn the page to learn more 

What's covered?

Select Benefits accident coverage helps pay for the following after an accidental injury.



Emergency care and diagnostics

Benefits are provided for eligible expenses incurred during initial care and testing procedures.

EXAMPLES: Ambulance rides, emergency room admission, X-rays



Hospitalization and surgeries

Benefits are provided for eligible expenses incurred while hospitalized or undergoing a surgical procedure.

EXAMPLES: Hospital admission, ICU, surgery, rehabilitation



Follow-up care

Benefits are provided for eligible expenses incurred while receiving follow-up care or equipment after an accidental injury.

EXAMPLES: Physical therapy, chiropractic visits, medical equipment, prosthetic devices



Common injuries

Benefits are provided for eligible expenses incurred while treating accidental injuries considered common.

EXAMPLES: Fractures, dislocations, second- and third-degree burns, eye injuries

Benefits are paid regardless of any other coverage you have under your major medical or other health insurance policy.

This is a brief description of our available benefits.

For a complete list, please contact your HR or benefits representative.

Claims Example

Meet Mike



Mike has an active lifestyle, so he knew that enrolling in his company’s accident coverage was the right decision. Shortly after enrolling, Mike breaks his leg on a hiking trip with his friends. After a trip to the emergency room, Mike’s thankful he had accident coverage to help with his out-of-pocket costs.

Treatment/services	Accident coverage pays
Emergency room visit	\$200
X-ray	\$50
Treatment for leg fracture	\$2,500
Five physical therapy sessions	\$250
Total	\$3,000

Because Mike has accident coverage, he now has **\$3,000** to help pay for:

- Medical expenses
- Other related costs such as:
 - Childcare during recovery
 - Transportation to physical therapy sessions
- Any other expenses, medical-related or not

DID YOU KNOW?

6 IN 10

LACK THE SAVINGS TO COVER
A \$500 EXPENSE¹

Turn the page to learn more

Why enroll?

Let's face it, our lives are busy. Whether we're going straight from work to the grocery store, or heading to after-school activities, we're not thinking about things taking an unexpected turn. But if they do, Select Benefits accident coverage can help. By receiving a fixed benefit amount after an accidental injury, you're able to focus on recovery—not your finances.

To learn more about how Select Benefits accident coverage can make a difference for you and your family, talk to your HR or benefits representative.

In addition to a lower group rate, enrolling in Symetra accident coverage through your employer also means:

- **No medical questionnaires**
- **Easy enrollment**
- **Convenient payroll deduction**

Get started

- Review your enrollment material.
- Follow the steps outlined by your benefits team.
- Complete the enrollment process.

**Don't miss your opportunity to enroll in this valuable coverage at work.
To get started, talk to your HR or benefits representative.**



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Select Benefits insurance policies are designed to provide benefits at a preselected, fixed dollar amount. Select Benefits policies are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Policy form number is LGC-10011 10/11 in most states.

Accident coverage is a group accident insurance policy under Select Benefits. Policy form number is SBC-03510 1/18 in most states.

The Policies are not a replacement for a major medical policy or other comprehensive coverage and are not intended to cover the cost of all hospital or other medical services. The Policies do not satisfy the requirements of minimum essential coverage under the Affordable Care Act.

The Policies are not available in all U.S. states or any U.S. territory. Terms and conditions may vary by the state in which they are available.

Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions.

1 6 in 10 Americans don't have \$500 in savings: <http://money.cnn.com/2017/01/12/pf/americans-lack-of-savings/index.html>