SYMETRA®
RETIREMENT | BENEFITS | LIFE

Accident Insurance
Three Occurrence

Help when the unexpected happens

Accidents can happen to anyone, at any time. Could you afford the financial hit if one happened to you or someone in your family? Symetra Accident Insurance can help with some of the costs after an accident, so you and your family can get the care you need and get back to your daily routine.

How it works

Accident insurance provides benefits for up to three accidents per covered person per calendar year. That means all eligible expenses associated with an accident are covered at 100%, up to the benefit limits. Benefits are paid no matter what other coverage you may have, and you can visit any provider you like.

The first expense must be incurred within 60 days of the accident, with all remaining expenses incurred within 52 weeks of the accident.

Why accident insurance?

Understanding how accident insurance 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 insurance can help close coverage gaps when there are deductible, copay or coinsurance requirements to meet.

Accident insurance benefits can also be used to pay for additional costs triggered by an accident, such as child or elder care during recovery.

What's covered?

Benefits are provided for eligible expenses in the following categories if they are the result of an accident:

X-rays, MRIs and CT scans

Benefits are provided when they are performed by a licensed physician.

Inpatient prescription drugs

Benefits are provided if an insured, once confined in a hospital, is prescribed and administered drugs by a licensed health care provider.

Surgery

Benefits are provided when surgical procedures are performed by a licensed physician.

Dental

Benefits are provided for treatment performed by a licensed physician or licensed dentist in connection with the following:

- Dislocation of jaw
- Injury to natural teeth
- Closed or open reduction of a fracture

Medical

Benefits are provided for the following services and supplies when they are provided by a licensed physician or other licensed health care provider:

- Physician office visits
- Emergency room visits
- Outpatient hospital visits
- Urgent care visits
- Chiropractic visits
- Rehabilitation services
- Nursing services

Inpatient hospital

Benefits are provided when all of the following conditions are met:

- The insured is confined in a hospital.
- A charge is made for room and board.
- The entire duration of the hospital confinement is recommended and approved by a physician.
- Confinement is the result of a non-occupational accident.
- The services and supplies used are not excluded under the exclusions and limitations provision of your policy.

NOTE: Benefits may vary by state.

DID YOU KNOW?

In 2021, more than 2 in 10 adults went without medical care due to an inability to pay.[1]

Claim examples

Manuel and Angela knew that enrolling in their company's accident insurance was the right decision for their lifestyles. Manuel chose to cover himself and his family while Angela only needed coverage for herself. Here's how the year went for these two employees:

Their company offers Symetra Accident Insurance, which pays up to $2,500 per occurrence for up to three occurrences per person, per year.

Manuel and his family's coverage

One morning, Manuel falls off a ladder while cleaning the gutters and hurts his back and head.

While playing soccer, Manuel and his son Jason run into each other. Jason breaks an arm, and Manuel sprains his ankle.

Emergency room:	$962	**Manuel:**		**Jason:**	
X-rays:	$681	Doctor's office:	$312	Doctor's office:	$312
MRI:	$1,135	X-ray:	$240	X-ray:	$240
Physician fees:	$401	Physical therapy:	$667	Office visit with an orthopedist:	$934
				Cast application:	$467
				Follow up X-ray:	$240
				Physical therapy:	$667

Total expenses:	$3,179	Total expenses:	$1,219	Total expenses:	$2,860
Benefits paid:	**$2,500**	Benefits paid:	**$1,219**	Benefits paid:	**$2,500**
Total out-of-pocket:	$679*	Total out-of-pocket:	$0	Total out-of-pocket:	$360*

Angela's coverage

One evening, Angela crashes her bike and ends up cutting her knee and breaking her collarbone.

Urgent care:	$267
Stitches:	$1,669
X-ray:	$240
Physician fees:	$401

Total expenses:	$2,577
Benefits paid:	**$2,500**
Total out-of-pocket:*	$77*

NOTE: This example is for illustrative purposes only and is meant to provide a general overview of how coverage works. Any resemblance to actual persons is purely coincidental. Refer to your complete set of enrollment materials for your plan's benefit amounts.

*This amount may be less if the participant has other insurance coverage.

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 unexpected turns. But if they do, Symetra Accident Insurance can help. By paying 100% of all eligible expenses up to the policy limit, these valuable benefits help you focus on recovery after an accident, not your finances.

Signing up for Symetra Accident Insurance also means you can enjoy:

- **A simple enrollment process without any required medical questions or exams.**
- **An easy and flexible claims process.**
- **Responsive and empathetic customer service representatives at a U.S.-based call center.**

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

Accident coverage, insured by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004, is not available in all U.S. states or any U.S. territory. It pays benefits up to a preselected, per occurrence amount and does not cover losses due to sickness, nor does it cover the cost of all hospital and medical services. It is not a replacement for major medical or other comprehensive coverage and does not satisfy the minimum essential coverage requirements of the Affordable Care Act. Base certificate form number is LGC-10011C 10/11.

Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. For costs and complete details of the coverage, contact your benefits representative.

THIS POLICY IS ISSUED AS AN ACCIDENT ONLY POLICY. IT DOES NOT PAY BENEFITS FOR LOSS CAUSED BY ILLNESS.

[1] "Economic Well-Being of U.S. Households in 2021," Board of Governors of the Federal Reserve System, May 2022.

Select Benefits Plan Design for
12306000 - The Idaho AGC

Group Accident

Group Accident Benefit	up to $2,500 per occurrence 3 occurrences per person, per calendar year maximum
Monthly Premium	
Employee	$14.12
Employee + Spouse	$30.09
Employee + Children	$23.14
Family	$41.90

Description of Benefit

Group Accident Benefit
This benefit pays eligible expenses up to the benefit amount selected per accident occurrence. Expenses must be incurred within 52 weeks from the date of the accident with the first expense incurred within 60 days of the date of the accident.

If there is any conflict between this information and the policy issued, the terms of the policy will prevail.