

Symetra Life Insurance Company  
First Symetra National Life Insurance Company of New York

## Accident Coverage

Help when the  
unexpected  
happens



**Accidents can happen to anyone, at any time.** Could you afford the financial hit if an accident happened to you or someone in your family? Select Benefits accident coverage 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

Select Benefits accident coverage 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 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 close coverage gaps when there are deductible, copay or coinsurance requirements to meet.**

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

Turn the page to learn more 

## What's covered?



### X-rays

Benefits are provided for eligible expenses incurred in connection with an accident when they are ordered or performed by a physician.



### Inpatient prescription drugs

Benefits are provided for eligible expenses incurred in connection with an accident if the insured is confined in a hospital, and the drugs are prescribed by a physician and administered in the hospital by a licensed health care provider.



### Surgery

Benefits are provided for eligible expenses incurred in connection with an accident when surgical procedures are performed by a licensed physician.



### Dental

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

- 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 or prescribed by a licensed physician or other licensed health care provider in connection with an accident:

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



### Inpatient hospital

Benefits are provided for eligible expenses incurred in connection with an accident if 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 the policy.

## DID YOU KNOW?

**6 IN 10** 

LACK THE SAVINGS TO COVER A \$500 EXPENSE<sup>1</sup>

## Claims Example

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

**ABC, Inc. offers a Symetra accident plan that pays up to \$2,500 per occurrence for up to three occurrences per person, per year.**

### Carlos and his family



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

While playing soccer, Carlos and his son Jason run into each other. Jason loses a tooth and Carlos sprains his ankle.

**Emergency room:** \$720  
**X-ray:** \$510  
**MRI:** \$1,025  
**Physician fees:** \$300

<b>Carlos:</b>	<b>Jason:</b>
<b>Doctor's office:</b> \$234	<b>Dental exam:</b> \$288
<b>X-ray:</b> \$180	<b>Dental implant surgery:</b> \$1,500
<b>Physical therapy:</b> \$500	

**Total expenses:**  
\$2,555  
**Benefits paid:**  
\$2,500  
**Out-of-pocket:**  
\$55

<b>Total expenses:</b> \$914	<b>Total expenses:</b> \$1,788
<b>Benefits paid:</b> \$914	<b>Benefits paid:</b> \$1,788
<b>Out-of-pocket:</b> \$0	<b>Out-of-pocket:</b> \$0

### Angela



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

**Urgent care:** \$200  
**Stitches:** \$1,250  
**X-ray:** \$115  
**Physician fees:** \$175

**Total expenses:**  
\$1,740  
**Benefits paid:**  
\$1,740  
**Out-of-pocket:**  
\$0

For illustrative purposes only.

Even though Carlos and Angela also enrolled in the ABC, Inc. major medical plan, they were able to use their Symetra accident coverage to help meet their deductible requirement.

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 unexpected turns. But if they do, Select Benefits accident coverage can help. By paying 100% of all eligible expenses up to the policy limit, these valuable benefits help allow you to focus on recovery after an accident, 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:

- **Easy enrollment**
- **No medical questionnaires**
- **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.**



[www.symetra.com](http://www.symetra.com)  
[www.symetra.com/ny](http://www.symetra.com/ny)

Symetra® is a registered service mark of Symetra Life Insurance Company.

Accident coverage is designed to pay benefits up to a preselected, per-occurrence amount for eligible expenses related to an accidental injury. It is not a replacement for a major medical policy or other comprehensive coverage and may be subject to exclusions, limitations, reductions and termination of benefit provisions. For costs and complete details of the coverage, contact your benefits representative.

Select Benefits accident coverage policies are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Policy form number is LGC-10011C 10/11 in most states. Not available in all U.S. states or any U.S. territory.

In New York, a Select Benefits accident coverage policy is insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124. Policy form number is LGC-10011C/NY 10/11.

Symetra Life Insurance Company is a direct subsidiary of Symetra Financial Corporation. First Symetra National Life Insurance Company of New York is a direct subsidiary of Symetra Life Insurance Company and is an indirect subsidiary of Symetra Financial Corporation (collectively, "Symetra"). Neither Symetra Financial Corporation nor Symetra Life Insurance Company solicits business in the state of New York and they are not authorized to do so. Each company is responsible for its own financial obligations.

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