

Accident Insurance

Your plan for the unexpected



Accidents can happen to anyone, at any time. Could you afford the financial impact if one happened to you or someone in your family? With accident insurance, you can be better prepared for the unexpected.



How it works

Accident insurance can cover out-of-pocket medical expenses related to an accidental injury.

Benefits are paid for injuries resulting from an accident, and they don't interfere or coordinate with your major medical plan.



Why accident insurance?

Even with major medical insurance, your out-of-pocket health care costs can be substantial. Accident insurance can help you offset your deductible, copay or coinsurance requirements while paying little to nothing from your own pocket.

Benefits can also be used to pay for other expenses that may follow an accident, such as medical supplies, help with child care or anything else you may need.

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What's covered?

Your plan covers several types of accidental injuries, including:

- ✓ Fractures

✓ Dislocations
- ✓ Second- and third-degree burns

✓ Eye injuries
- ✓ Lacerations

✓ Torn ligaments

The plan also pays a benefit for the following services if they're related to a covered injury.

Emergency care and diagnostics

- ✓ Ambulance rides
- ✓ Emergency room admission
- ✓ X-rays

Follow-up care

- ✓ Physical therapy
- ✓ Doctor visits
- ✓ Chiropractic visits
- ✓ Medical equipment
- ✓ Prosthetic devices

Hospitalization and surgical procedures

- ✓ Hospital admission
- ✓ ICU
- ✓ Surgery
- ✓ Rehabilitation



SPOUSE AND CHILD COVERAGE

Spouse and dependent benefits may be available. Please refer to your enrollment materials for specific details.

This is a brief description of available benefits. For a complete description of coverage, please refer to your enrollment materials or contact your benefits representative.



Claim example

Meet Mike



Mike has an active lifestyle, so he knew that enrolling in Symetra Accident Insurance was the right decision. Shortly after signing up, Mike breaks his leg on a hiking trip with friends. After a trip to the emergency room, Mike’s able to use his accident insurance to help with his out-of-pocket costs.

Here’s an example of the benefits Mike would receive under each plan:

Treatment and services	Plan 1	Plan 2
Emergency room visit:	\$150	\$200
X-ray:	\$40	\$50
Leg fracture:	\$2,000	\$2,500
Five physical therapy sessions:	\$150	\$250
Total benefits received:	\$2,340	\$3,000

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. Please refer to your complete set of enrollment materials for your plan’s benefit amounts and costs of coverage.

Mike’s benefits

Because Mike has accident insurance, he now has funds to help pay for:

- Medical expenses.
- Child care during recovery.
- Transportation to physical therapy appointments.



DID YOU KNOW?

The Centers for Disease Control and Prevention report that 24.2 million visits to emergency rooms in the U.S. are due to unintentional injuries.¹

Why enroll?

Let's face it, our lives are busy. Whether we're grabbing groceries, taking a road trip, or heading to after-school activities, we're not thinking about things taking an unexpected turn. But if they do, accident insurance can help.

When you sign up for Symetra Accident Insurance, you get:

- **A simple enrollment process without any required medical questions or exams.²**
- **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, review your enrollment materials or talk to your benefits representative.



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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 "National Hospital Ambulatory Medical Care Survey," Centers for Disease Control and Prevention, accessed March 8, 2023.

² Late entrants and those who elect coverage over the guaranteed issue amount outlined in the plan design will have to complete a medical questionnaire.