

Help protect your employees against the unexpected

Per-Occurrence Accident Insurance

Workforce Benefits for your business



Accident Insurance

Even with a good health care plan, out-of-pocket costs associated with an accident can add up quickly. Symetra Per-Occurrence Accident Insurance can help your employees by paying for 100% of eligible services and supplies related to an accidental injury, up to the maximum benefit amount.¹

Customizable and simple-to-use benefits

Choose a benefit amount between **\$300** and **\$10,000** per occurrence.

Cover **one** or **three** occurrences per calendar year.

Decide how much employees will contribute to the premium—**all, part or none**.

Select **additional coverage** for spouses and dependent children.



Coverage that extends beyond the initial accident

Eligible services are covered even if they're incurred on different days or with different providers than the initial evaluation or treatment.²



Broad definitions

We use broad definitions for qualifying injuries to help claimants get the most value out of their benefits.

What's covered

Eligible expenses in the following categories would be covered to the maximum benefit amount 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.



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.



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



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

This is a brief description of our available benefits. For a complete list, please contact your Symetra representative.



How it works

Carlos is enrolled in their company's per-occurrence accident insurance, which has a **\$3,000 per-accident benefit**. When Carlos breaks an ankle, they have to go to the emergency room, get X-rays and follow up with other specialists throughout the recovery process.

Since Carlos' eligible medical expenses total more than **\$3,000**, Carlos receives the **full \$3,000 per-accident benefit**. These funds are paid regardless of any other insurance coverage and can be used for anything.

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.

Treatments and services	Medical expenses
Emergency room	\$1,180
X-ray and lab tests	\$710
Diagnostic testing (MRI)	\$1,160
Physician fees	\$431
Physical therapy	\$990
Total related medical bills	\$4,471
Per-occurrence accident benefit	\$3,000
Remaining out-of-pocket costs	\$1,471

[Continued >](#)



Plan features

- ✓ Benefits can be assigned to a provider or paid to the insured
- ✓ No coordination of benefits
- ✓ Tiered rates
- ✓ Spouse and dependent coverage available
- ✓ No deductibles
- ✓ No network, copay or coinsurance requirements
- ✓ Guaranteed issue coverage with automatic direct payroll deductions
- ✓ Portability, continuation and/or extension of coverage available

Why offer accident insurance?

Adding Symetra Per-Occurrence Accident Insurance to your group's benefits plan can help provide financial relief when employees are facing out-of-pocket medical costs.

Because whether they need an X-ray for an injury or physical therapy to aid recovery, financial assistance can be crucial after the unexpected happens.

To learn more about accident insurance, contact your Symetra representative.



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Per-occurrence 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 policy form number is LGC-10011P 10/11.

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

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

If you're an employer in Arizona, please [click this link](#) to view the exclusions and limitations for accident insurance.

¹ Unless covered by workers' compensation or similar law.

² Expenses must be incurred within 52 weeks from the date of the accident, and the first expense must be incurred within 60 days after the date of the accident.