

Accident Insurance

One 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 one accident 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.

[Continued >](#)

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.

Claim example

Meet Carlos



Carlos has an active lifestyle and elects to enroll in accident insurance offered by their company. Carlos is covered for up to **\$2,500** in the event of one accidental occurrence per calendar year.

One afternoon, Carlos decides to clean out the gutters on their house. Unfortunately, the ladder is not stable and Carlos falls and hurts their back.

Because Carlos enrolled in their company's accident insurance, they are able to use those benefits to help cover some of the costs associated with the fall. As a result, the out-of-pocket costs are only **\$1,600**, compared to the **\$4,100** they would have owed without accident insurance.

Here's a look at their expenses for this one occurrence:

Emergency room: \$962

X-rays: \$681

Diagnostic testing (MRI): \$1,135

Physician fees: \$401

Physical therapy: \$921

Total related medical bills: \$4,100

Accident insurance benefit: **\$2,500**

Remaining out-of-pocket costs: **\$1,600***

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.



DID YOU KNOW?

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

*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.**



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