

## Scheduled Benefit Accident Insurance

# A plan for the unexpected



# Accident Insurance

**Even with a good health care plan, out-of-pocket costs associated with an accident can add up quickly.** Symetra Scheduled Benefit Accident Insurance can help with these unexpected expenses by paying fixed benefit amounts for covered injuries and services related to covered injuries.

## Customizable benefits that are simple for employees to use



Offer one, two or three plan options, each with increasing benefit amounts.



Select additional coverage for spouses and dependent children.



Offer coverage 24/7 or only for accidents that occur outside of work.



Use direct payroll deductions for premium payments.



Provide a catastrophic accident benefit.



Add a wellness screening rider and/or a child organized sport activity rider.

## What's covered

We'll pay a benefit for the following services if they're related to a covered injury. Common injuries include fractures, dislocations, second- and third-degree burns and eye injuries.

### Covered services

#### Emergency care and diagnostics

**Examples:** Ambulance rides, emergency room admission, X-rays

#### Hospitalization and surgical procedures

**Examples:** Hospital admission, ICU, surgery, rehabilitation

#### Follow-up care

**Examples:** Physical therapy, follow-up doctor visits, chiropractic visits, medical equipment, prosthetic devices

The following coverage options are available for an additional premium.

### Additional coverages

#### Catastrophic accident benefits

A lump-sum benefit is paid if an insured suffers accidental death, common carrier accidental death, or dismemberment as the direct result of an accident.

#### Wellness screening benefit rider

This rider provides a benefit for covered preventive screenings such as mammograms, child sports physicals, chest X-rays and more.

#### Child organized sport activity benefit rider

This rider pays a higher benefit amount for accidents that occur during organized sporting events. It covers children of any age, as long as they are covered dependents on the insured's plan.

### Non-occupational coverage

Symetra's scheduled benefit accident policy standardly provides 24-hour coverage for accidents that occur either on or off the job. A non-occupational option is available for groups looking for coverage that applies only to accidents that occur outside of work.



## How it works

Mike takes a fall during one of his hikes and breaks a leg. See the benefits he would receive for this covered injury under each plan:

Treatment/services	Base plan pays	Classic plan pays	Premier plan pays
Emergency room visit	\$150	\$200	\$300
X-ray	\$40	\$50	\$60
Leg fracture	\$2,000	\$2,500	\$3,000
Five physical therapy sessions	\$150	\$250	\$375
<b>Total</b>	<b>\$2,340</b>	<b>\$3,000</b>	<b>\$3,735</b>

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.

Mike is free to use these benefits any way he'd like, including on:

- Outstanding medical costs.
- Transportation to physical therapy sessions.
- Anything else he may need.

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

## Why offer accident insurance?

Managing an injury is difficult enough, even without the burden of unexpected medical costs. Incorporating accident insurance into your overall benefits package can help provide financial relief when employees need it the most.



### Product highlights

- **Guaranteed issue**
- **Flexible plan designs**
- **Tiered rates**
- **Add-on coverage**
- **Portability and continuation options**

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

Scheduled benefit 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 a fixed 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 SBC-03510 1/18.

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.**

Wellness screening benefit rider form number is SBC-03513-WEL 1/18 in most states. Selected at application and available for an additional cost, this rider provides an insured with a benefit if the insured incurs an expense as a result of receiving any of the screening tests described in the rider.

Child organized sport activity benefit rider is available for an additional cost. Rider form number is SBC-03513-COS 1/18 in most states. Selected at application, this rider provides an additional 25%, up to \$10,000, for benefits payable under the policy if the accident occurred while an insured dependent child was participating in an organized sport. The child must be insured by the policy on the date the accident occurred.

The policies and riders are not available in all U.S. states or any U.S. territory. Terms and conditions may vary by the state in which they are available.

A rider is a provision of the policy that may have additional costs, limitations, potential benefits and features that should never be confused with the base policy itself. Before evaluating the benefits of a rider, carefully examine the policy to which it is attached.



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