

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. First 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.

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 option is available for an additional premium.

Additional coverage option

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.

Non-occupational coverage

First 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
Total	\$2,340	\$3,000	\$3,735

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 First 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**

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



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Scheduled benefit accident coverage is insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124. 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. Policy form number is SBC-03510/NY 1/18.

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