

## Specified Disease Insurance

# Financial relief at a crucial time



**Medical advancements have greatly improved our ability to manage serious illnesses.**

But the unexpected cost of those illnesses—while keeping up with everyday expenses—can put a strain on your finances. While most major medical plans help with care and treatment expenses, other costs can add financial pressure to an already stressful situation. First Symetra Specified Disease Insurance can help.



### How it works

If you're diagnosed with a covered condition after the policy is in effect, you'll receive a lump-sum benefit payment based on the terms of your policy and the diagnosis.

Benefits are paid directly to you and do not coordinate with any other insurance coverage you have.



### Why specified disease insurance?

Specified disease insurance can provide some financial relief while you're managing a serious medical condition.

The benefit payment can be used for anything—whether it's transportation, child care or other expenses—so you can focus more on your recovery and less on your finances.

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## What's covered

Your coverage includes the seven conditions below. The first time you're diagnosed with a covered condition after your coverage is in effect, you'll receive a one-time, lump-sum payment equal to your plan's benefit amount for that condition. Each condition is eligible for an additional payment when diagnosed while under the policy.



### Covered conditions

- ✓ Invasive cancer
- ✓ Heart attack
- ✓ Major organ failure
- ✓ Minor cancer
- ✓ Stroke
- ✓ End-stage renal disease
- ✓ Obstructive coronary artery disease

## Frequently asked questions

### Is there a waiting period?

Yes. There is a 30-day waiting period following the date your coverage goes into effect, which means only conditions diagnosed after the plan has been in force for at least 30 days will be eligible for a benefit.

### Can I enroll my spouse and/or my children?

If offered by your employer, spousal benefits are available for up to 50% of your coverage amount. Dependent child benefits are available at 25% of your coverage amount, up to \$10,000.

### Are my benefits taxable?

Any specified disease benefits totaling more than the costs incurred for medical care are generally taxable if the employee or employer paid the premium on a pre-tax basis. It's also important to note that specified disease benefits may affect eligibility for public assistance like federal, state or local welfare programs. For specific information, please consult a tax professional and/or your benefits representative.

### What if I was already diagnosed with one of the policy's covered conditions?

Specified disease insurance has a preexisting conditions limitation. Benefits will not be paid for any condition or illness that was diagnosed or treated during the six months before the effective date of your policy. However, a preexisting condition may be eligible for benefits if the condition is re-diagnosed at least six months after the effective date of the coverage.



### DID YOU KNOW?

The National Cancer Institute estimates that direct, cancer-related medical costs in the United States are expected to rise to \$246 billion by 2030.<sup>1</sup>

## Claim examples

### Meet Sarah and Andrew

In addition to their health insurance, Sarah and Andrew are both enrolled in First Symetra Specified Disease Insurance. They are each covered under a \$20,000 benefit amount.



### Sarah's treatment

After a breast cancer diagnosis, Sarah's doctors treated the condition with a combination of surgery and radiation therapy. She used her specified disease benefit to help pay her deductible and coinsurance, plus other expenses while she recovered.

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#### Cancer

**Benefit paid:** **\$20,000**

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#### How Sarah used her benefit dollars:

Related medical costs:	<b>\$5,500</b>
Child care:	<b>\$1,200</b>
Parking and transportation:	<b>\$600</b>
Lost income:	<b>\$12,700</b>

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### Andrew's treatment

After Andrew suffered a heart attack, he spent two days in the hospital and another three months recovering at home. His specified disease benefit provided financial support to help with a variety of related health costs and lost income.

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#### Heart attack

**Benefit paid:** **\$20,000**

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#### How Andrew used his benefit dollars:

Related medical costs:	<b>\$6,000</b>
Lost income:	<b>\$14,000</b>

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These examples are for illustrative purposes only and are meant to provide a general overview of how coverage works. Any resemblance to actual persons is purely coincidental. Refer to your enrollment materials for your plan's benefit amounts and costs of coverage.

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## Why enroll?

A cancer diagnosis, heart attack or other life-altering condition usually leads to unknown and unexpected costs. And some of these—such as transportation, child care, mortgage payments and more—aren't covered by health insurance. Specified disease insurance can help pay for these additional costs while you focus on your recovery.

Signing up for First Symetra Specified Disease Insurance also means you can enjoy:

- **A simple enrollment process without any required medical questions or exams.<sup>2</sup>**
- **An easy and flexible claims process.**
- **Responsive and empathetic customer service representatives at a U.S.-based call center.**

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**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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Specified disease insurance policies are insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124. They're designed to provide benefits at a preselected, fixed dollar amount for covered specified diseases. Certificate form number is SBC-00535-CERT/NY 04/14.

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

<sup>1</sup> "Cancer Facts & Figures 2022," American Cancer Society, 2022.

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