

# Two options to help employees cover expenses after an accident

**Scheduled Benefit or  
Per-Occurrence Accident Insurance**



# Accidents can happen to anyone at any time.



Even with a good health care plan, out-of-pocket costs associated with an accident can be painful. The fact is, only 4 out of 10 U.S. households say they're able to cover an unexpected \$1,000 expense.<sup>1</sup> Could your employees afford the financial hit if an accident happened to them or someone in their family?

Symetra offers two types of accident plans that can help relieve some of the financial pressure that employees and their families may face after an accidental injury. Benefits are paid regardless of any other health insurance employees may have and can be used for anything employees may need.

**Understanding how both policies work can help you decide which plan fits best with your benefits package.**

## QUICK GUIDE

# Choosing between a scheduled benefit or per-occurrence accident plan



## Scheduled benefit accident insurance

Groups that typically choose scheduled benefit accident insurance **view catastrophic injury protection as a high priority.**



## Per-occurrence accident insurance

Groups that typically choose per-occurrence accident insurance **look for greater financial protection for accidents that tend to be more common.**

### Plan features

Plan features	Scheduled benefit accident insurance	Per-occurrence accident insurance
Guaranteed issue	✓	✓
Flexible plan designs	✓	✓
Tiered rates	✓	✓
No coordination of benefits	✓	✓
Automatic direct payroll deductions	✓	✓
Additional coverage options	✓	
Portability, continuation and/or extension of coverage	✓	✓
Accidental death and dismemberment (AD&D) coverage	✓	
Broad definition of qualifying injuries		✓



## Scheduled benefit accident insurance

### Simple-to-use benefits

Scheduled benefit accident insurance pays fixed benefit amounts for covered injuries and services related to covered injuries. Symetra offers three plan options—**Base**, **Classic** and **Premier**. Each plan offers the same schedule of coverage but at increasing benefit levels.

### Customizable coverage

With Symetra's scheduled benefit accident insurance, you can customize your coverage to ensure you have the right plan for your group. You decide who's eligible to enroll, which plan(s) to offer, and what additional coverage options to include.

- ① Decide who's eligible: **employees only** or **employees plus spouse and eligible dependents**.
- ② Offer one, two or all three plans: **Base**, **Classic** or **Premier**.
- ③ Choose whether to offer **optional coverages** or **riders**, such as catastrophic accident benefits, a wellness screening rider or a child organized sport activity rider.



### 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.

Treatments and services	Base plan pays	Classic plan pays	Premier plan pays
Emergency room visit	\$150	\$200	\$300
X-ray	\$40	\$50	\$60
Treatment for 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>

Mike can use these benefits to pay for:

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

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.

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

## Scheduled benefit accident insurance

### What's covered

We cover several types of accidental injuries, including the ones below. Please see your policy documents for a complete list of covered injuries.

#### Common accidental injuries

- ✓ Fractures
- ✓ Dislocations
- ✓ Second- and third-degree burns
- ✓ Eye injuries
- ✓ Lacerations
- ✓ Torn ligaments

We'll also pay a benefit for the following services if they're related to a covered injury.

#### Emergency care and diagnostics

- ✓ Ambulance rides
- ✓ Emergency room admission
- ✓ X-rays

#### Follow-up care

- ✓ Physical therapy
- ✓ Follow-up doctor visits
- ✓ Chiropractic visits
- ✓ Medical equipment
- ✓ Prosthetic devices

#### Hospitalization and surgical procedures

- ✓ Hospital admission
- ✓ ICU
- ✓ Surgery
- ✓ Rehabilitation

### 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 wellness 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.

**This is a brief description of our available benefits.**

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\*Additional premium required.



## Per-occurrence accident insurance

### Simple-to-use benefits

Per-occurrence accident insurance can help employees by paying for 100% of eligible services and supplies related to an accidental injury, up to the maximum benefit amount.<sup>2</sup>

There is no schedule of benefits, and eligible services related to the original accident are covered even if they're incurred on different days or with different providers.<sup>3</sup>

### Customizable coverage

You can offer a plan that covers one or three accidents per person, per calendar year. You decide who's eligible to enroll, the number of occurrences covered in a calendar year and the per-occurrence benefit amount.

- ① Decide who's eligible: **employees only** or **employees plus spouse and eligible dependents**.
- ② Cover **one** or **three** occurrences per calendar year.
- ③ Choose an available benefit amount that's between **\$300** and **\$10,000 per occurrence**.



### How it works

Carlos is enrolled in their company's per-occurrence accident insurance, which has a **\$2,500 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.

Treatments and services	Medical expenses
Emergency room	\$720
X-ray and lab tests	\$510
Diagnostic testing (MRI)	\$850
Physician fees	\$300
Physical therapy	\$690
<b>Total</b>	<b>\$3,070</b>

Total related medical bills: **\$3,070**

**Per-occurrence accident benefit: \$2,500**

Remaining out-of-pocket costs: **\$570**

Since Carlos' eligible medical expenses total more than **\$2,500**, Carlos receives the **full \$2,500** per-accident benefit. These funds are paid regardless of any other insurance coverage and can be used for anything.

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## Per-occurrence accident insurance

### 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.

#### 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

#### Surgery

Benefits are provided when surgical procedures are performed by a licensed physician.

#### 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 the policy.

**This is a brief description of our available benefits.**

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### When you choose Symetra, you'll benefit from the support of our in-house administration and service teams:

- Seamless policy implementation and enrollment support from your dedicated implementation manager.
- Personal, consultative service from your dedicated account manager.
- Accessible, responsive and empathetic customer service representatives for benefits questions and claims support.
- Convenient online plan administration via Group Online (GO).

### To learn more about which accident insurance plan is right for your benefits package, talk to your Symetra representative.

Scheduled benefit and per-occurrence accident coverage, insured by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004, are not available in all U.S. states or any U.S. territory. It is not intended to cover the cost of all hospital or other medical services. It is not a replacement for major medical or other comprehensive coverage and does not satisfy the minimum essential coverage requirements of Affordable Care Act. Base policy form number for schedule benefit is SBC-03510 1/18 and for per-occurrence is LGC-10011P 10/11.

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

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

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 occurs 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.

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

<sup>1</sup> René Bennett, "The average amount in U.S. savings accounts—how does your cash stack up?", *Bankrate*, Dec 21, 2022.

<sup>2</sup> Unless covered by workers' compensation or similar law.

<sup>3</sup> 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.



Symetra Life Insurance Company  
777 108th Avenue NE, Suite 1200  
Bellevue, WA 98004-5135

[www.symetra.com](http://www.symetra.com)

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