

We strive to reduce the complex, the confusing and the complicated.

In other words, we...



# eliminate the noise

## Stop loss

As one of the nation's first medical stop loss carriers, we bring a level of expertise and plan design flexibility that most carriers can't match. We're known across the nation for writing clear, user-friendly policies that eliminate gaps between what plans cover and what is eligible for reimbursement, and for following through on our promises by paying claims on time, or ahead of schedule—even the ones considered "large" or "catastrophic."

40+ YEARS

With over 40 years in the stop loss business,<sup>1</sup> we have the foresight and expertise needed to help you navigate and protect your self-funded plan through even the most complex situations.



eliminate the noise

## How we eliminate the noise

### Most claims paid within five business days

We pay the majority of claims in less than five business days—so you won't be wondering where your stop loss reimbursement is weeks later. Plus, our low documentation requirements mean less paperwork for everyone.

### 48-hour reimbursements for catastrophic claims

Our innovative Preferred ASO Claim Advance option can significantly reduce your wait time for large or catastrophic claims—with reimbursements paid in under two business days. Our simplified reporting requirements can help make sure you have access to funds when you need them, and it's available through the duration of your policy.

### No surprises

Our best-in-class policy mirrors your plan document, without conflicting internal limits or definitions, ensuring your self-funded coverage works as intended.

### No new or increased lasers at renewal

We do not apply lasers—or increase existing lasers—at renewal and we never decline a renewal due to poor claims experience.

### Technical referral assistance

Established to help you avoid delays and surprises, our technical referral assistance program allows you to find out—in advance—how we'll reimburse a stop loss claim. You can request a review any time, for any reason. We're most often asked about experimental/investigational procedures or treatments, bone marrow/stem cell transplants, new technologies, unusually high charges for a particular region, and interpretation of plan document wording. If a claim requires review by an outside expert physician, we'll even submit it on your behalf at no added cost.

### Regional expertise

Our claims examiners and medical risk consultants—including registered nurses and certified case managers—work in various offices throughout the country. They're familiar with local networks and medical costs to help ensure billed charges are appropriate for your area.

### 24/7 account access

You can manage your stop loss policy from anywhere at any time with Group Online (GO)—our user-friendly online administration tool. Use GO to view pending and closed claim details, make electronic premium payments, create ad hoc reports and more.

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**To learn more about how our team can help eliminate the noise, contact your Symetra representative.**



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<sup>1</sup> Thirteen years of stop loss for First Symetra National Life Insurance Company of New York.