

## Accident Insurance

### A plan for the unexpected



**Accidents can happen to anyone, at any time.** Could you afford the financial hit if an accident happened to you or someone in your family? Accident insurance can help with costs after an accident, allowing you to get the care you need and get back to your daily routine.



#### How it works

Accident insurance provides benefits to help cover out-of-pocket medical expenses related to an accidental injury.

Benefits are paid based on the type of injury or service performed and do not interfere or coordinate with your major medical plan.



#### Why accident insurance?

Understanding how accident insurance fits into your overall benefits package can help you decide if it's right for you and your family.

Consider your health care out-of-pocket liability. Accident insurance can help you reach your deductible, copay or coinsurance requirements while paying little to nothing from your own pocket.

Accident insurance benefits can also be used to pay for additional costs triggered by an accident, such as child care or transportation during recovery.

[Continued >](#)

## What's covered?

Accident insurance helps pay for the following after an accidental injury:



### Emergency care and diagnostics

Benefits are provided for eligible expenses incurred during initial care and testing procedures.

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



### Follow-up care

Benefits are provided for eligible expenses incurred while receiving follow-up care or equipment after an accidental injury.

**Examples:** *Physical therapy, chiropractic visits, medical equipment, prosthetic devices*



### Hospitalization and surgeries

Benefits are provided for eligible expenses incurred while hospitalized or undergoing a surgical procedure.

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



### Common injuries

Benefits are provided for eligible expenses incurred while treating accidental injuries considered common.

**Examples:** *Fractures, dislocations, second- and third-degree burns, eye injuries*

**Benefits are paid regardless of any other coverage you have under your major medical or other health insurance policy.**

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

## Claims example

### Meet Mike



Mike has an active lifestyle, so he knew that enrolling in his company's accident insurance was the right decision. Shortly after enrolling, Mike breaks his leg on a hiking trip with his friends. After a trip to the emergency room, Mike's thankful he has accident insurance to help with his out-of-pocket costs.

Treatment/services	Accident insurance pays
Emergency room visit	\$200
X-ray	\$50
Treatment for leg fracture	\$2,500
Five physical therapy sessions	\$250
<b>Total</b>	<b>\$3,000</b>

Because Mike has accident insurance, he now has **\$3,000** to help pay for:

- Medical expenses
- Other related costs such as:
  - Child care during recovery
  - Transportation to physical therapy sessions
- Any other expenses, medical-related or not



#### **DID YOU KNOW?**

In 2019, 25% of adults went without some form of medical care due to an inability to pay.<sup>1</sup>

## Why enroll?

Let's face it, our lives are busy. Whether we're going straight from work to the grocery store, or heading to after-school activities, we're not thinking about things taking an unexpected turn. But if they do, accident insurance can help. By receiving a fixed benefit amount after an accidental injury, you're able to focus on recovery—not your finances.

To learn more about how accident insurance can make a difference for you and your family, talk to your benefits representative.

In addition to a lower group rate, enrolling in Symetra accident insurance through your employer also means:

- **No medical questionnaires**
- **Easy enrollment**
- **Convenient payroll deduction**

## Get started

- ✓ Review your enrollment materials.
- ✓ Follow the steps outlined by your benefits team.
- ✓ Complete the enrollment process.

**Don't miss your opportunity to enroll in this valuable insurance at work.  
To get started, talk to your benefits representative.**



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Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. For costs and complete details of the coverage, call your benefits representative.

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

<sup>1</sup> "Report on the Economic Well-Being of U.S. Households in 2019, Featuring Supplemental Data from April 2020," Board of Governors of the Federal Reserve System. Published May 2020 on <https://www.federalreserve.gov/publications/2020-economic-well-being-of-us-households-in-2019-dealing-with-unexpected-expenses.htm>. Accessed January 14, 2021.