

Accident Insurance

Three Occurrence

Help when the unexpected happens



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



Why accident insurance?

Recuperating from an accident can be expensive. Accident insurance provides benefits that can be used to cover deductibles, copays and other out-of-pocket medical costs—from diagnosis through recovery.

Accident insurance benefits can also be used toward other expenses, including some that may not be covered by major medical insurance, like transportation, groceries and child or elder care.



How it works

Accident insurance provides benefits for three accidents per covered person per calendar year. All eligible expenses associated with an accident are covered at 100%, up to the plan's benefits limit. Benefits are paid no matter what other coverage you may have, and you can visit any provider you like.

The first expense must be incurred within 60 days of the accident, with all remaining expenses incurred within 52 weeks of the accident.

[Continued >](#)

What's covered

Benefits are provided for eligible expenses in the following categories if they're the result of an accident:



X-rays, MRIs and CT scans

Benefits are provided when they're 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.



Surgery

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



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



Medical

Benefits are provided for the following services and supplies when they're 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 your policy.

Note: Benefits may vary by state.

What's not covered?

This plan excludes accidental injuries from high-risk activities like parachuting, bungee jumping and hang gliding, as well as injuries incurred while playing professional sports. Please refer to your enrollment materials for a complete list of exclusions and limitations.

Eligible dependents may also qualify for benefits.*

*Eligible dependents may include your spouse or domestic partner (as defined by state or federal law) and your biological children, adoptive children or stepchildren. Contact your benefits representative to determine eligibility for dependent coverage.



DID YOU KNOW?

In the last 12 months, **one-quarter of adults** went without medical care due to an inability to pay.¹

Claim examples

Meet Manuel and Angela

Manuel and Angela knew that enrolling in their company’s accident insurance was the right decision for their lifestyles. Manuel chose to cover himself and his family, while Angela only needed coverage for herself. Here’s how the year went for these two employees.

Their company offers Symetra Accident Insurance, which pays up to \$5,000 per occurrence for up to three occurrences per person per year.



Manuel and his family’s coverage

One morning, Manuel falls off a ladder while cleaning the gutters and hurts his back and head.

Later that year, while playing soccer, Manuel and his son Jason run into each other. Jason breaks an arm, and Manuel sprains his ankle.

Angela’s coverage

One evening, Angela crashes her bike. She cuts her knee and breaks her collarbone.

Manuel’s expenses:

Emergency room:	\$962
X-rays:	\$681
MRI:	\$1,135
Physician fees:	\$401

Manuel’s expenses:

Doctor visit:	\$312
X-ray:	\$240
Physical therapy:	\$667

Jason’s expenses:

Doctor visit:	\$312
X-ray:	\$240
Office visit with an orthopedist:	\$934
Cast application:	\$467
Follow-up X-ray:	\$240
Physical therapy:	\$667

Angela’s expenses:

Urgent care:	\$267
Stitches:	\$1,669
X-ray:	\$240
Physician fees:	\$401

Total expenses: \$3,179

Benefits received: \$3,179

Total out-of-pocket: \$0

Total expenses: \$1,219

Benefits received: \$1,219

Total out-of-pocket: \$0

Total expenses: \$2,860

Benefits received: \$2,500

Total out-of-pocket: \$0

Total expenses: \$2,577

Benefits received: \$2,500

Total out-of-pocket: \$0

NOTE: 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. Please refer to your complete set of enrollment materials for your plan’s benefit amounts and costs of coverage.

[Continued >](#)

Frequently asked questions

Will I receive reduced benefits from Symetra if another insurance plan covers my medical costs?

No. We'll still pay your full benefit, even if another insurance plan has already picked up some or all of the bill.

Is it easy to use my supplemental health benefits?

Yes! Watch this [brief video](#) to learn how to make the most of your benefits.



Why should I enroll during annual enrollment?

If you don't enroll in coverage during annual enrollment, you'll have to wait until the following year's annual enrollment, unless you have a qualifying life event like a marriage, divorce or birth of a child.

If I enroll now, will I be automatically reenrolled in the plan next year?

It depends on how your employer sets up annual enrollment. You may need to review all of your selections and reelect coverage, or you may be automatically reenrolled in your current selections. Be sure to review your enrollment instructions and connect with your benefits representative if you have questions.

Once I'm enrolled, how will I file a claim?

You'll have access to a user-friendly online portal where you can submit claims in just a few minutes. And if you have other group coverage with Symetra, we'll automatically check to see if you're eligible for additional benefits.

Why Symetra?

Symetra provides employee benefits, life insurance and annuities that have helped people live with financial security and confidence for more than 65 years. We're committed to providing value to our customers, supporting our communities, providing a great place to work for our employees, and promoting diversity, equity and inclusion in everything we do.

To learn more about our company, products and services, visit www.symetra.com.

Don't miss your opportunity to enroll in this valuable coverage. To get started, review your enrollment materials or talk to your benefits representative.



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

Symetra® is a registered service mark of Symetra Life Insurance Company.

Accident coverage, insured by Symetra Life Insurance Company (est. 1957), 777 108th Ave NE, Suite 1200, Bellevue, WA 98004, is not available in all U.S. states or any U.S. territory. It pays benefits up to a preselected, per occurrence 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. Base certificate form number is LGC-10011C 10/11.

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

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

¹ "Americans' Challenges with Health Care Costs," KFF, March 1, 2024.