Accidents happen. When they occur, out-of-pocket costs for things such as doctor visits, X-rays and physical therapy can add up fast. Group accident coverage from Symetra Life Insurance Company can help.

How it works
You are being offered group accident coverage for three (3) separate accidents per year. The coverage pays benefits for eligible expenses incurred as a result of an accident (unless covered by workers’ compensation or similar law) up to the benefit amount selected per occurrence. This means that eligible expenses related to a specific accident occurrence—even if incurred on different days or with different providers—will be covered under the same per occurrence benefit.

Eligible expenses related to an accident occurrence will be paid at 100% up to the preselected benefit amount. You are responsible for any remaining balances.

You may receive up to three (3) benefits per year. Each per occurrence benefit is tied to a specific accident and cannot be used to cover expenses related to any other accident occurrence.

Here are two examples of how benefits would be paid on a benefit amount of $2,500 per accident occurrence:

**Example 1**

<table>
<thead>
<tr>
<th>Eligible incurred expenses</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency room</td>
<td>$720</td>
</tr>
<tr>
<td>X-ray and lab tests</td>
<td>$510</td>
</tr>
<tr>
<td>Diagnostic testing (MRI)</td>
<td>$850</td>
</tr>
<tr>
<td>Physician fees</td>
<td>$300</td>
</tr>
<tr>
<td>Physical therapy</td>
<td>$690</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td><strong>$3,070</strong></td>
</tr>
</tbody>
</table>

**Benefits paid** = $2,500  
**Out-of-pocket costs** = $570

**Example 2**

<table>
<thead>
<tr>
<th>Eligible incurred expenses</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Urgent care</td>
<td>$310</td>
</tr>
<tr>
<td>Lab tests</td>
<td>$235</td>
</tr>
<tr>
<td>X-rays</td>
<td>$280</td>
</tr>
<tr>
<td>Physician fees</td>
<td>$120</td>
</tr>
<tr>
<td>Chiropractic services</td>
<td>$510</td>
</tr>
<tr>
<td><strong>Total expenses</strong></td>
<td><strong>$1,455</strong></td>
</tr>
</tbody>
</table>

**Benefits paid** = $1,455  
**Out-of-pocket costs** = $0
Eligible benefits
Benefits will be paid for eligible expenses that are incurred as a result of an accident that occurs while you are covered under the group accident policy. The combined benefits paid for medical, dental, surgical, inpatient hospital, X-ray and lab and inpatient prescription drug expenses will not exceed the maximum benefit amount shown in the Summary of Benefits. 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.

Medical benefits
Services and supplies provided or prescribed by a licensed physician or other licensed health care provider for the following:
- Nursing services
- Physician’s office visits
- Hospital emergency room visits
- Outpatient hospital visits
- Urgent care visits
- Chiropractic visits
- Rehabilitation services

Dental benefits
Dental benefits will be provided for eligible expenses incurred for procedures performed by a licensed physician or licensed dentist in connection with an accident. Procedures include:
- A closed or open reduction of a fracture
- Dislocation of the jaw
- Injury to natural teeth

Surgical benefits
Surgical benefits will be provided for eligible expenses incurred for surgical procedures performed by a licensed physician in connection with an accident.

Inpatient hospital benefits
Inpatient hospital benefits will be provided for eligible expenses incurred in connection with an accident while covered under this policy only if 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 such hospital confinement is recommended and approved by a physician
- Confinement is the result of a non-occupational accident
- The services and supplies are not excluded under the exclusions and limitations provision of the policy

X-ray and laboratory benefits
Benefits will be provided for eligible expenses incurred in connection with an accident while covered under the policy when they are ordered or performed by a physician.

Inpatient prescription drugs
Benefits will be provided for eligible expenses incurred in connection with an accident if the insured is confined in a hospital and the drugs are prescribed by a physician and administered in the hospital by a licensed health care provider.
Description of Benefit

Group Accident Benefit
This benefit pays eligible expenses up to the benefit amount selected per accident occurrence. Expenses must be incurred within 52 weeks from the date of the accident with the first expense incurred within 60 days of the date of the accident.

Health Advocacy
Personalized assistance with a full range of health coverage and insurance-related issues such as locating doctors and other providers, scheduling appointments, getting cost estimates and more.

NurseLine™
Direct access to a registered nurse 24/7 for non-urgent concerns.

Medical Bill Saver™
Help negotiating with providers for medical and dental bills that are not covered by your insurance.

EAP+Work/Life
Licensed professional counselors and work/life specialists provide confidential, short-term help with personal, family and work-related issues.

Wellness Coaching
Unlimited access to highly trained wellness coaches by telephone, email or instant messaging. Includes a comprehensive, secure wellness website.

Select Benefits insurance policies are not a replacement for a major medical policy or other comprehensive coverage and do not satisfy the minimum essential coverage requirements of the Affordable Care Act. They are designed to provide benefits at a preselected, fixed-dollar amount. Coverage may be subject to exclusions, limitations, reductions, and termination of benefit provisions. Select Benefits policies are insured by Symetra Life Insurance Company located at 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, and are not available in all U.S. states or any U.S. territory. Coverage is provided under generic policy form number LGC-10011.