

Accident Insurance

Financial assistance to help you with the unexpected



Accidents can happen to anyone, at any time. To be better prepared for unexpected medical bills that may follow, consider enrolling in Symetra Accident Insurance. This supplemental health insurance pays fixed cash benefits for covered injuries and related services to help you manage out-of-pocket costs after an accident.



Why accident insurance?

On average, a family of four accrues nearly \$5,000 in out-of-pocket medical expenses in just one year.¹ Even with major medical insurance, an accidental injury may add to these substantial out-of-pocket costs.

Symetra Accident Insurance can help by paying benefits that can be used for anything you need while you recover, from medical expenses to child care and groceries. These benefits are paid regardless of any other insurance coverage you may have.



How it works

Accident insurance pays benefits for certain injuries resulting from an accident—like a broken arm from a fall—as well as for medical services that help diagnose and treat those injuries. Each covered injury and medical service has a preset benefit amount, and benefits are paid directly to you, regardless of what your out-of-pocket expenses are.

[Continued >](#)

What's covered?

Your Symetra Accident Insurance plan provides benefits for a range of accidental injuries, including:

- Animal bites
- Carbon monoxide poisoning
- Dislocations
- Electric shocks
- Eye injuries
- Fractures
- Gunshot wounds
- Injuries from a carjacking
- Injuries from a robbery or aggravated assault
- Intracranial hemorrhages
- Lacerations
- Lead or hazardous chemical poisoning
- Paralysis
- Post-traumatic stress disorder (PTSD)*
- Puncture wounds
- Ruptured discs
- Second- or third-degree burns
- Sprains
- Torn ligaments
- Traumatic brain injuries (TBIs): concussions, moderate TBIs, severe TBIs

*Benefits for PTSD are only payable if the PTSD is the result of a covered accident that occurs while the policy is in effect.

The plan also pays benefits for the following medical services if they're required as a result of a covered accident that occurs while the policy is in effect.

Emergency care and diagnostics

- Ambulance transportation
- Emergency dental work
- Emergency room admissions
- MRIs, CT or CAT scans and EEG
- Urgent care
- X-rays

Follow-up care

- Acupuncture
- Chiropractic visits
- Doctor visits
- Home health care services
- Permanent modifications (home, car or workplace)
- Physical therapy
- Required second opinion
- Telemedicine follow-up doctor visits
- Vocational, speech, occupational and respiratory therapy

Hospitalization and surgical procedures

- Hospital admissions
- ICU admissions
- Joint replacements
- Pain management/epidurals
- Prosthetic devices
- Skin grafts
- Surgery and anesthesiology

What's *not* covered?

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

Benefits for eligible dependents may be available too.*

*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.



This is a brief description of available benefits. For a complete description of coverage, please refer to your enrollment materials or contact your benefits representative.

Claim examples



Meet Jessica

Jessica plays a weekly game of tennis with her friends. Unfortunately, one day she falls during a match and hurts her ankle. After a trip to the emergency room to rule out a broken bone, she’s diagnosed with an ankle sprain and schedules physical therapy and a virtual follow-up visit.

Since Jessica had enrolled in Symetra Accident Insurance, she receives the following benefits for her covered accident claim.

	Plan 1	Plan 2
Emergency room visit benefit:	\$300	\$400
X-ray benefit:	\$75	\$100
Five physical therapy sessions (total benefit):	\$250	\$375
Telemedicine follow-up visit benefit:	\$40	\$50
Sprain benefit:	\$200	\$300
Initial accident benefit:	\$70	\$100
Total amount paid directly to Jessica:	\$935	\$1,325

DID YOU KNOW?

An **initial accident benefit** is automatically included with all approved claims. These extra dollars provide additional financial support to help with out-of-pocket costs after a covered accident.



Meet Terrance and Emily

Terrance and his daughter Emily often go for weekend bike rides together. During one of their rides, Emily’s tire hits a rock and she falls and injures her wrist. Terrance takes her to a nearby emergency room, where she’s diagnosed with a broken wrist.

Since Emily is a covered dependent on Terrance’s accident insurance plan, he receives the following benefits for her injury:

	Plan 1	Plan 2
Emergency room visit benefit:	\$300	\$400
X-ray benefit:	\$75	\$100
Broken wrist benefit:	\$1,250	\$1,500
Initial accident benefit:	\$70	\$100
Total amount paid directly to Terrance:	\$1,695	\$2,100

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.

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, based on how your employer sets up annual enrollment. You may need to review all your selections and reelect coverage. The other option automatically reenrolls 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.



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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, contact your benefits representative.

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

¹ 2023 Milliman Medical Index, Milliman Research Report, May 2023.