SYMETRA®
Retirement Solutions | Employee Benefits | Life Insurance

Accident Insurance

Your plan for the unexpected

Accidents can happen to anyone, at any time. Could you afford the financial impact if one happened to you or someone in your family? With accident insurance, you can be better prepared for the unexpected.

Why accident insurance?

Even with major medical insurance, your out-of-pocket health care costs can be substantial. Accident insurance can help you offset your deductible, copay or coinsurance requirements while paying little to nothing from your own pocket.

Benefits can also be used to pay for other expenses that may follow an accident, such as medical supplies, help with child care or anything else you may need.

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 major medical plan has already covered.

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What's covered?

The plan pays benefits for several types of accidental injuries, including:

- Comas
- Dental injuries
- Dislocations
- Eye injuries
- Fractures
- Lacerations
- Paralysis
- Second- and third-degree burns
- Torn knee cartilage with surgery
- Torn ligaments
- Torn tendons with surgery

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 room visits
- Initial doctor's visit
- MRIs, CT or CAT scans, and EEGs
- Pain management/epidurals

Follow-up care

- Chiropractic visits
- Doctor visits
- Medical equipment
- Physical therapy
- Prosthetic devices

Hospitalization and surgical procedures

- Family lodging
- Hospital admissions and confinements
- ICU admissions and confinements
- Rehabilitation
- Surgery
- Transportation

SPOUSE AND CHILD COVERAGE

Spouse and dependent benefits may be available.*

*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 example

Meet Mike

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

	Plan 1	Plan 2
Emergency room visit benefit:	$100	$200
Initial doctor's visit:	$50	$100
Follow-up doctor's visit benefit:	$50	$75
Ten physical therapy sessions (total benefit):	$250	$500
Medical equipment benefit (e.g., crutches):	$50	$150
Leg fracture benefit (not requiring surgery*):	$500	$1,000
Total amount paid directly to Mike:	**$1,000**	**$2,025**

*A fracture requiring surgery is eligible for a higher benefit amount.

Mike's benefits

Because Mike has accident insurance, he now has funds to help pay for:

- Medical expenses.
- Child care during recovery.
- Transportation to physical therapy appointments.

This example is for illustrative purposes only and is 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.

DID YOU KNOW?

The Centers for Disease Control and Prevention report that 43.5 million visits to the emergency room in the U.S. are related to injuries.[1]

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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 platform 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®

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

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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 a fixed 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. Certificate form number is SBC-03515 1/18.

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] "Emergency Department Visits," National Center for Health Statistics, Centers for Disease Control and Prevention, accessed December 11, 2025.