SYMETRA
RETIREMENT | BENEFITS | LIFE

Critical Illness Insurance

Including coverage for childhood conditions

For the critical moments in your life



Whether you're stepping into your first job or looking toward retirement, you never know when you may experience a health challenge. That's why Symetra Critical Illness Insurance is designed to provide financial support whenever you're faced with an unexpected medical event.

Why critical illness insurance?

An unexpected diagnosis usually leads to unexpected expenses. And many of these—such as additional needs for transportation, child care, help around the house and more—aren't covered by major medical insurance. Symetra Critical Illness Insurance can help pay for these expenses through a lump-sum benefit paid directly to you, so you can focus on your recovery, rather than your finances.

How it works

If you and/or a covered dependent are diagnosed with a covered condition after the policy is in effect, you'll receive a lump-sum benefit payment based on the terms of your policy and the diagnosis. This benefit is paid to you regardless of any other insurance coverage you may have.

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What's covered

Your coverage includes benefits for the following conditions. Please refer to your enrollment materials for a complete list of conditions and details, including information on who is considered an eligible dependent.[1]

Covered conditions include:[2]

- Invasive cancer
- Minor cancer (in situ*)
- Heart attack (myocardial infarction)
- Stroke
- Coronary artery disease needing surgery or angioplasty
- Major organ failure
- Occupational HIV
- End-stage renal failure
- Loss of sight
- Loss of speech
- Loss of hearing
- Paralysis due to accident or illness[3]
- Severe burns
- ALS (amyotrophic lateral sclerosis)/Lou Gehrig's disease

  Other motor neuron diseases are also covered, including primary lateral sclerosis, progressive bulbar palsy and spinal muscular atrophy.
- Advanced Alzheimer's disease
- Parkinson's disease
- Advanced multiple sclerosis (MS)
- Coma due to accident or illness[3]

Childhood conditions

If you enroll your dependent child in the plan, they may be eligible for a benefit if they're diagnosed with a covered condition under one of these categories. Please note that only dependent children are eligible for these benefits, and the condition must be diagnosed while the coverage is in effect.

- Major congenital structural anomaly

  Examples: Cleft lip/palate, clubfoot, complex congenital heart disease
- Congenital metabolic disorder

  Examples: Cystic fibrosis, Gaucher's disease, Tay-Sachs
- Congenital chromosomal abnormality

  Examples: Down syndrome, sickle cell disease, hemophilia
- Chronic medical condition commonly diagnosed in childhood

  Examples: Severe asthma, Type 1 diabetes, epilepsy

DID YOU KNOW?

If you or a covered dependent are later diagnosed with a second covered condition, you'll receive the full benefit amount for that condition.[1] Please refer to your enrollment materials for complete details of the coverage.

[1] 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.

[2] In New Hampshire, occupational HIV is not covered, stroke is referred to as severe stroke, and advanced Alzheimer's disease is referred to as Alzheimer's disease.

[3] May vary by state.

* The term "in situ" refers to abnormal (cancerous) cells that have not spread.

Simple coverage when you need it the most

You're diagnosed with a covered condition.

Symetra approves your claim.

A lump-sum benefit is paid directly to you.

Claim examples

Meet Kristen and Eric

In addition to their major medical insurance, Kristen and Eric each enroll in Symetra Critical Illness Insurance with a $10,000 policy benefit amount. Their employer provides the option to add dependents, so Eric enrolls his daughter Lexi in his plan with a $2,500 policy benefit amount.

See how the benefits they receive help each of them after they're diagnosed with covered conditions.



Kristen

Kristen goes in for treatment after doctors discover she has breast cancer. They use a combination of surgery and radiation therapy treatment.

Since Symetra considers any stage of breast cancer to be invasive cancer, Kristen receives the higher benefit amount typically associated with an invasive cancer diagnosis. She uses her critical illness benefit to help pay for her deductible and coinsurance, as well as other expenses while she's recovering.

Cancer benefit paid:
100% of policy benefit amount = **$10,000**

Kristen uses her benefit dollars on related medical costs, child care and transportation, then puts the rest in savings.



Eric and Lexi

Shortly after enrolling in his coverage, Eric suffers a heart attack and has to spend two days in the hospital. Later that year, Lexi is diagnosed with severe asthma.

Eric receives two critical illness benefits, one for his heart attack and one for Lexi's diagnosis, which help with a variety of related health care costs.

Heart attack benefit paid:
100% of policy benefit amount = **$10,000**

Severe asthma dependent benefit paid:
100% of policy benefit amount = **$2,500**

Eric uses these benefits to pay for related medical costs and continue growing Lexi's college fund.

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.

Each policy includes coverage for different conditions and life events. For costs and complete details of the coverage, contact your benefits representative.

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.

Note: Any critical illness benefits totaling more than the costs incurred for medical care are generally taxable if the employee or employer paid the premium on a pretax basis. It's also important to note that critical illness benefits may affect eligibility for public assistance like federal, state or local welfare programs. For specific information, please consult a tax professional and/or your benefits representative.

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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Symetra Life Insurance Company
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Critical illness policies, insured by Symetra Life Insurance Company (est. 1957), 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, are not available in all U.S. states or any U.S. territory. They provide benefits at a preselected, fixed dollar amount for covered conditions. They are not a replacement for major medical or other comprehensive coverage, and do not satisfy the minimum essential coverage requirements of the Affordable Care Act. Base certificate form number is SBC-04535 1/21. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions.

[1] There must be a one-day separation between additional diagnoses. If two or more covered critical illnesses are diagnosed on the same day, only the benefit that provides the largest benefit amount will be paid.