

Critical Illness Insurance

Financial relief at a critical time



Medical advancements have greatly improved our ability to manage critical health events. But the unexpected cost of those events—while keeping up with everyday expenses—can put a strain on your finances. While most major medical plans help with care and treatment expenses, other costs can add financial pressure to an already stressful situation. Symetra's critical illness insurance can help.



How it works

If you're 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.

Benefits are paid directly to you and do not coordinate with any other insurance coverage you have.



Why critical illness insurance?

Critical illness insurance can provide some financial relief during a serious medical condition.

The benefit payment can be used for anything—whether it's transportation, child care or other expenses—so you can focus more on your recovery and less on your finances.

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What’s covered

Conditions are grouped into three categories. The maximum benefit you can receive from a category equals 100% of your benefit amount. At least 12 months must pass between the diagnoses of critical illnesses before an additional lump-sum payment can be made. However, if you receive a benefit at 25% for the initial critical illness of a particular category and are later diagnosed with a different illness within the same category, you could receive an additional lump-sum payment up to the maximum amount for that category without waiting for 12 months to pass between diagnoses.¹

	Covered critical illness conditions ¹	% of benefit amount paid
Category 1	• Invasive cancer	100%
	• Minor cancer	25%
Category 2	• Heart attack • Stroke	100%
	• Coronary artery disease needing surgery or angioplasty	25%
Category 3	• Coma due to accident • Occupational HIV infection due to accident • Loss of sight* • Loss of speech* • Loss of hearing* • Major organ failure • End-stage renal disease • Paralysis due to accident • Severe burns	100%
Category 4	• Multiple sclerosis • Parkinson’s disease • Advanced Alzheimer’s disease • Amyotrophic lateral sclerosis (ALS) and other motor neuron diseases	100%

¹Due to accident or illness, as specified in the certificate.

Covered conditions are paid at the amount shown in the policy until you reach your 70th birthday. At age 70, the benefit reduces to 50% of your coverage amount.

Spouse and child coverage

If offered by your employer, spousal benefits are available for up to 50% of your coverage amount.² Dependent child benefits are available at 25% of your coverage amount, up to \$10,000.¹

Claims examples

Meet Sarah and Andrew

In addition to their health insurance, Sarah and Andrew are both enrolled in Symetra’s critical illness insurance. They are each covered under a \$20,000 benefit amount.



Sarah

After a breast cancer diagnosis, Sarah’s doctors treated the condition with a combination of surgery and radiation therapy. She used her critical illness benefit to help pay her deductible and coinsurance, plus other expenses while she recovered.

Cancer

Benefit paid:

25% of benefit amount = **\$5,000**

How Sarah used her benefit dollars:

Related medical costs: \$4,500

Child care: \$300

Parking and transportation: \$200



Andrew

After Andrew suffered a heart attack, he spent two days in the hospital and another three months recovering at home. His critical illness benefit provided financial support to help with a variety of related health costs and lost income.

Heart attack

Benefit paid:

100% of benefit amount = **\$20,000**

How Andrew used his benefit dollars:

Related medical costs: \$5,500

Lost income: \$14,500

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. Refer to your complete set of enrollment materials for your plan’s benefit amounts.



DID YOU KNOW?

Over 45% of people with cardiovascular disease suffer financial hardship from their medical bills.³

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Why enroll?

A cancer diagnosis, heart attack or other life-altering condition usually leads to unknown and unexpected costs. And some of these—such as transportation, child care and mortgage payments—aren't covered by health insurance. Critical illness insurance can help pay for these additional costs while you focus on your recovery.

Signing up for Symetra's critical illness insurance also means you can enjoy:

- **A simple enrollment process with no required medical questions or exams.⁴**
- **An easy and flexible claims process.**
- **Responsive and empathetic customer service representatives at a U.S.-based call center.**

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

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 pre-tax basis. It is 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.



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Critical illness policies, insured by Symetra Life Insurance Company, 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-00535-CERT 4/14. 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.

¹ May vary by state.

² Greater benefit amounts may be available. Contact your benefits representative to learn more.

³ "Medical Bills Financially Burden Almost Half of Cardiovascular Disease Patients," American College of Cardiology, Feb. 12, 2019.

⁴ Late entrants and those who elect coverage over the guaranteed issue amount outlined in the plan design will have to complete a medical questionnaire.