

## Critical Illness Insurance

# For the critical moments in your life



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



### How it works

If you are diagnosed with a covered condition after the policy is in effect, you will receive a lump-sum benefit payment based on the terms of your policy and the diagnosis.

Benefits are paid directly to you, regardless of any other insurance coverage you may have.



### Why critical illness insurance?

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

Benefits can be used for anything—whether it's transportation, child care or other expenses—helping you focus on your recovery rather than your finances.

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## How Symetra Critical Illness Insurance can continuously help

Our broad definitions of medical conditions make it easy for you to qualify for benefits. The process is simple: submit a claim by either calling Symetra and speaking to one of our customer service representatives, or by answering just a few questions on our convenient digital platform My Group Online (MyGO).

We also understand that you can experience more than one critical event during your lifetime. If you're later diagnosed with a second covered condition, you'll receive the full benefit amount for that condition as shown in your certificate.<sup>1</sup>

Please refer to your certificate for complete details of the coverage.



You are diagnosed with a covered condition



Symetra approves your claim



Lump-sum benefit paid directly to you

## Critical events are more common than you may think and can lead to unexpected costs

Financial planning for unexpected medical events is important, especially considering these facts:



Men and women in the U.S. have nearly a **40%** chance of developing cancer during their lifetime.<sup>2</sup>



In 2019, **56%** of adults in the U.S. reported medical financial hardship.<sup>3</sup>



Each year, approximately **805,000** people in the U.S. have a heart attack.<sup>4</sup>



### SPOUSE AND CHILD COVERAGE

Spouse and dependent benefits may be available. Please refer to your enrollment materials for specific details.

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## Claim examples

### Meet Kristen and Robert

In addition to their health insurance, Kristen and Robert are both enrolled in Symetra Critical Illness Insurance. Their policy includes coverage for cancer diagnoses and heart attacks.



### Kristen

Kristen went in for treatment after doctors discovered she had breast cancer. They used a combination of surgery and radiation therapy treatment. Kristen used her critical illness benefit to help pay for her deductible and coinsurance, as well as other expenses while she was recovering.

#### Cancer

**Benefit paid:**

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

**How Kristen used her benefit dollars:**

Related medical costs: \$4,500

Child care: \$300

Transportation: \$200

Remaining benefit amount put in savings: \$15,000

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



### Robert

After Robert suffered a heart attack, he had more than just his medical condition on his mind. With two days spent in the hospital and another three months recovering at home, he welcomed the financial support the critical illness benefit provided to help with a variety of related health costs.

#### Heart attack

**Benefit paid:**

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

**How Robert used his benefit dollars:**

Related medical costs: \$5,500

Remaining benefit amount put in savings: \$14,500

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**Each policy includes coverage for different conditions and life events.  
Please refer to your certificate for complete details.**

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## Why enroll?

A critical medical event usually leads to unknown and unexpected costs. And many of these—such as additional needs for transportation, child care, help around the house and more—aren't covered by health insurance. Symetra Critical Illness Insurance can help pay for these additional expenses while you focus on your recovery.

Signing up for Symetra Critical Illness Insurance also means you can enjoy:

- **A simple enrollment process without any required medical questions or exams.<sup>5</sup>**
- **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.

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-04535 1/21. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions.

<sup>1</sup> 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.

<sup>2</sup> "Cancer Facts & Figures 2021," American Cancer Society, accessed March 19, 2021, <https://www.cancer.org/content/dam/cancer-org/research/cancer-facts-and-statistics/annual-cancer-facts-and-figures/2021/cancer-facts-and-figures-2021.pdf>.

<sup>3</sup> "Prevalence and Correlates of Medical Financial Hardship in the USA," Journal of General Internal Medicine, published May 1, 2019, <https://link.springer.com/article/10.1007/s11606-019-05002-w#Fig1>.

<sup>4</sup> "Heart Disease Facts," Centers for Disease Control and Prevention, accessed April 27, 2021, <https://www.cdc.gov/heartdisease/facts.htm>.

<sup>5</sup> Late entrants and those who elect coverage over the guaranteed issue amount outlined in the plan design will have to complete a medical questionnaire.



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