

Stop Loss

Critical illness step-down deductible



Competitive benefits at a competitive price

Our suite of group products allows you to create a benefits plan that meets the unique needs of your clients. Symetra Stop Loss policyholders who add group life, disability or supplemental health plans with Symetra, can save up to 2% on their Specific stop loss premium.

Help protect employees while helping your clients' bottom line

Our critical illness step-down deductible endorsement offers additional protection for self-insured employers. When clients have a Symetra stop loss policy and offer critical illness insurance, they'll enjoy a streamlined service experience and cost-savings while providing employees with broader coverage for serious health events.

How it works

Groups¹ who have Symetra Specific stop loss and offer Symetra Critical Illness Insurance—which includes coverage for invasive cancer—will receive a \$5,000 reduction in their Specific deductible when there's a qualifying cancer claim.²

Additional conditions that can be included in a critical illness policy and are eligible for the endorsement include:

- Severe autoimmune disease
- Complications of pregnancy (mother)
- Complications of birth (child)
- Stem cell (bone marrow) transplants

After the endorsement is issued, the stop loss deductible reduction applies to each qualifying claim, even if the claimant isn't enrolled in the critical illness plan.

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Let's look at an example

ABC Company has Symetra Stop Loss and a Critical Illness Insurance policy that includes coverage for complications of childbirth. One of their employees has a premature baby, resulting in a one-week stay in the NICU. ABC Company submits a stop loss claim for \$250,000². The Specific deductible of \$200,000 is lowered to \$195,000, increasing the employer reimbursement from \$50,000 to \$55,000.

With the critical illness step-down deductible

Specific stop loss deductible	Specific stop loss deductible (when an eligible CI claim is filed)	Specific stop loss claim	Plan reimbursement
\$200,000	\$195,000	\$250,000	\$55,000

Without the critical illness step-down deductible

Specific stop loss deductible	Specific stop loss deductible (when an eligible CI claim is filed)	Specific stop loss claim	Plan reimbursement
\$200,000	\$200,000	\$250,000	\$50,000

For illustrative purposes only.

Learn more about Symetra Stop Loss



Learn more about Symetra Critical Illness Insurance



See the Symetra Benefits sales map



To learn more about Symetra Stop Loss and Workforce Benefits, contact your Symetra representative.



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Stop loss policies are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Base policy form number is ELC-24000 7/19.

Critical illness policies are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Products, features, terms and conditions may vary by state and may not be available in all U.S. states or any U.S. territory. They are designed to 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 policy form number is SBC-04530 1/21.

Critical Illness Specific Step-Down Endorsement form number is ELC-24110 3/24 in most states.

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¹ Group size minimum is 100 lives.

² Claim must contain a qualifying ICD-10 code.