

Voluntary Benefits

SYMETRA-#13580000

ACCIDENT INSURANCE

Accident insurance pays out a lump sum if you become injured because of an accident — even if the injuries you incur do not keep you out of work. While health insurance companies pay your provider or facility, Accident Insurance pays you directly.

How Does Accident Insurance Work?

Accident insurance policies can provide you with a lump sum paid directly to you that will help pay for a wide range of situations, including initial care, surgery, transportation and lodging and follow-up care. Here’s how it works.

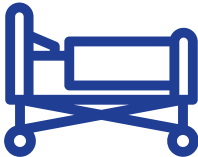
- A set amount is payable based on the injury you suffer and the treatment you receive
- Benefits are payable directly to you (unless specified otherwise) and can be used as you see fit
- Coverage is available for you, your spouse and eligible dependent children
- You do not need to answer medical questions or have a physical exam to get basic coverage
- Accident insurance covers injuries that happen on the job or off the job — unlike workers’ compensation, which only covers on-the-job injuries
- Benefit payments are not reduced by any other insurance you may have with other companies

Accident	Weekly	Bi-Weekly
Employee	\$1.78	\$3.56
Employee&Spouse	\$2.96	\$5.93
Employee&Child(ren)	\$3.39	\$6.78
Family	\$5.34	\$10.68

COVERED EXPENSES TYPICALLY INCLUDE:



Emergency room visits



Hospital stays



Fractures and dislocations



Medical exams



Physical therapy



Transportation and lodging

Learn more about your Symetra plan summary
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