



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, 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—so you can focus more on your recovery than your finances.

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How Symetra Critical Illness Insurance provides continuous help

Our broad definitions of medical conditions make it easy for you to qualify for benefits. The process for filing claims is simple: either call Symetra and speak to one of our customer service representatives or answer 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 the policy.¹

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



You're 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:



In 2021, **32%** of adults in the U.S. said they wouldn't be able to pay a \$400 expense without borrowing money.²



Each year, approximately **805,000** people in the U.S. have a heart attack.³



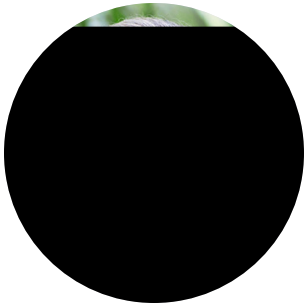
SPOUSE AND CHILD COVERAGE

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

Claim examples

Meet Robert and Leah

In addition to their health insurance, Robert and Leah are both enrolled in Symetra Critical Illness Insurance. Their policy includes coverage for heart attacks and end-stage renal failure (kidney failure).



Leah

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.

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.

² "Economic Well-Being of U.S. Households in 2021," Board of Governors of the Federal Reserve System, May 2022.

³ "Heart Disease Facts," Centers for Disease Control and Prevention, accessed April 27, 2021, <https://www.cdc.gov/heartdisease/facts.htm>.