(NEW) Symetra Accident Insurance (replacement for AFLAC)

Provision	Description	
Benefit Coverage per accident	Varies per incident; details on following slide	
Health Advocacy Services	Included	
EAP+Work/Life Program	Included 3 per person, per calendar year maximum	
Wellness Program	Included	
Types of Accidental Injuries Covered		
Burns, lacerations, paralysis, fractures, dislocations, emergency dental work, eye injuries.		

Symetra Accident Insurance-Schedule of Benefits Summary

See BROCHURE for more details

EMERGENCY CARE & DIAGNOSTICS	
Ambulance - Ground	\$400 pp/pa
Ambulance - Air	\$2,000 pp/pa
Emergency Room	\$300 pp/pa
Major Diagnostic Testing	
(MRI, CT Scan, CAT, MRI, EEG)	
1 exam(s) per covered accident	\$300 pp/pa
X-Ray	\$60 pp/pa
Pain Management/Epidural	
1 visit(s) per covered accident	\$100 pp/pa
Initial Doctor's Visit	\$100 pp/pa

FOLLOW UP CARE	
Follow Up Doctor's Visit	\$100 pp/pa
Physical Therapy	
Up to 10 visits per accident	\$75 per visit
Chriopractic Visit	
Up to 10 visits per accident	\$75 per visit
Medical Equipment	\$400 pp/pa
Prosthetic Device	\$2,500 pp/pa

ACCIDENT HOSPITALIZATION & SURGICAL BENEFITS	
Hospital Admission	\$1,500 pp/pa
CU Admission	\$3,000 pp/pa
Hospital Confinement	
Up to 365 day(s) per accident	\$300 per day
CU	
Up to 30 day(s) per accident	\$600 per day
Rehabilitation/Skilled Nursing Facility	
Up to 90 day(s) per accident	\$150 per day
Blood/Plasma/Platelets	\$500 pp/pa
Surgery - Open Abdominal, Thoracic	\$3,000 per surgery
Surgery - Cranial	\$3,000 per surgery
Surgery - Hernia	\$1,500 per surgery
Surgery - Exploratory or Without Repair	\$400 per surgery
Outpatient/Miscellaneous Surgery	\$400 per surgery
Transportation	
Up to 3 trip(s) per accident	\$500 per trip
Family Lodging	
Up to 30 nights	\$125 per night
Coma	
After 7 day duration	\$8,000 pp/pa

Symetra Accident Insurance Rates

Coverage Type	Rate
Employee Only	\$20.87
Employee + Spouse	\$29.64
Employee + Child(ren)	\$35.07
Family	\$45.45