

## Claim scenarios

# Symetra Health

A supplemental health insurance plan

Symetra Health covers over 13,000 conditions in three categories—Moderate, Severe, and Catastrophic—each with its own set benefit amount. See how this supplemental health insurance plan helped Rae, Darryl and Devon throughout the year.

## Meet Rae and Darryl



Rae is at cheerleading practice when she falls out of the team's pyramid and breaks her ankle. Her dad, Darryl, immediately takes her to the hospital.

### What happens during Rae's recovery

- Darryl uploads photos of Rae's after-care summary, hospital wristband, imaging results and discharge paperwork to the Symetra Health mobile app, then sets the payment preference to his bank account.
- Darryl receives a notification that the claim for Rae's broken ankle, which is covered under the Moderate category, is approved.
- Within 72 hours, the benefit payment for a Moderate condition is sent directly to Darryl's bank account, which he can use as needed.



Later that year, Darryl suffers from a severe case of pneumonia that turns into sepsis. After being discharged from the hospital and continuing his recovery at home, he files a Symetra Health claim.

### What happens during Darryl's recovery

- Darryl uploads photos of his doctor's bill, explanation of benefits from his primary insurance, lab results and an after-care summary to the Symetra Health mobile app.
- He receives a notification that he's approved for two claims—the pneumonia diagnosis, which is covered under the Moderate category, and the sepsis diagnosis, which is covered under the Catastrophic category.
- Within 72 hours, benefit payments for both the Moderate and Catastrophic conditions are deposited directly into Darryl's bank account.

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## Meet Devon



While leaving work, Devon starts to feel sick, then later experiences sudden abdominal pain. He's taken to the hospital by ambulance and undergoes an emergency appendectomy. After being discharged, Devon logs in to the Symetra Health member portal on his computer to file a claim.

### What happens during Devon's recovery

- > Devon uploads photos of his discharge paperwork, ambulance call report, test results and medical facility bills, then selects Venmo as his payment preference.
- > He also submits a signed HIPAA form so that his providers can be contacted if additional information is needed.
- > Devon receives an email that says his appendicitis diagnosis, which is covered under the Severe category, is approved.
- > Within 72 hours, Devon receives the benefit amount for a Severe condition through his Venmo account. He can use this money on anything he needs, from paying medical bills to taking care of next month's rent.

**NOTE:** These examples are for illustrative purposes only and are meant to provide a general overview of how coverage works. Any resemblance to actual persons is purely coincidental. For more information, refer to your enrollment materials.

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**To learn more about Symetra Health, talk to your benefits representative.**



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Symetra Health is insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. It is designed to provide benefits at a preselected, fixed dollar amount for covered diagnoses. This policy provides limited benefit coverage and is a supplement to health insurance. It is not a replacement for major medical or other comprehensive coverage, and does not satisfy the minimum essential coverage requirements of the Affordable Care Act. Base certificate form number is SBC-05545 03/22.

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