

# Using your benefits

## Critical illness Insurance

Our In-house team manages all administration for your critical illness coverage, including billing and claims payments. Please feel free to contact us with any questions or concerns.

### How it works

The first time you're diagnosed with a covered condition after the policy is in effect, you'll receive a lump-sum benefit payment based on the policy terms and diagnosis.

Covered conditions are grouped into three categories. Each condition is eligible for 25% or 100% of your benefit amount. The maximum benefit you can receive from a category equals 100% of your benefit amount.

	Covered critical illness conditions	% of benefit amount paid
<b>Category 1</b>	• Invasive cancer	100%
	• Minor cancer	25%
<b>Category 2</b>	• Heart attack • Stroke	100%
	• Coronary artery disease needing surgery or angioplasty	25%
<b>Category 3</b>	<ul style="list-style-type: none"> <li>• Coma due to accident</li> <li>• Occupational HIV infection due to accident</li> <li>• Loss of sight*</li> <li>• Loss of speech*</li> <li>• Loss of hearing*</li> <li>• Major organ failure</li> <li>• End-stage renal disease</li> <li>• Paralysis due to accident</li> <li>• Severe burns</li> </ul>	100%

\*Due to accident or specified disease.

### Customer service hours:

Monday through Friday,  
6:30 a.m. to 5 p.m., CT  
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At least 12 months must pass between the diagnoses of critical illnesses before an additional lump-sum payment can be made. However, if you receive a benefit at 25% for the initial critical illness of a particular category and later are diagnosed with a different illness within the same category, you could receive an additional lump-sum payment up to the maximum amount for that category without waiting for 12 months to pass between diagnoses.<sup>1</sup>

## Frequently asked questions

### Is there a waiting period?

Yes, there is a 30-day waiting period following the date your coverage goes into effect.

### Are my benefits taxable?

Benefit payments under this policy may be considered taxable income if you pay premiums on a pre-tax basis, or if your employer pays premiums on your behalf without including them in your income. Symetra reports taxable income to you and the IRS as required on tax form 1099-MISC. For more information, consult your tax advisor.

### What if I was already diagnosed with one of the policy's covered conditions?

Select Benefits critical illness insurance has a preexisting conditions limitation. Benefits will not be paid for any condition or illness that is diagnosed or treated during the 12 months before the effective date of your policy. However, a new diagnosis of a preexisting condition may be eligible for benefits if the condition is diagnosed at least 12 months after the effective date of the coverage.

### If I file a claim, how long does it take to receive my benefits?

Generally, Symetra will make a decision on your claim within 30 days of receiving your completed claim forms and medical information. Depending on the complexity of medical information received, this review period may be extended up to an additional 15 days. If your claim is approved, you can expect to receive payment within 7-10 days.

Questions? Contact Symetra Select Benefits at [symsba@symetra.com](mailto:symsba@symetra.com) or 1-800-497-3699.



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<sup>1</sup> May vary by state.