

**GapAssist Premier**

Peace of  
mind when life  
happens



**An accident or serious illness usually means unknown and unexpected costs, especially if your health plan has a high deductible.** Copays, coinsurance and deductibles can add up fast, and that can severely impact your finances. GapAssist helps alleviate the impact by covering some of these costs.



**What's GapAssist?**

GapAssist is a package of accident, critical illness and inpatient hospital benefits that helps with out-of-pocket expenses after an injury or illness.

It's designed to give you and your family a financial cushion so you can be better prepared for life's many surprises.



**Why you'll like it**

When unexpected medical costs threaten your finances, you need valuable benefits that are simple to use. GapAssist works no matter what other coverage you have without any deductibles, copays or coinsurance—just the coverage you need, when you need it.

And if you have a health savings account (HSA) or other savings plan, using your GapAssist benefits in place of those savings lets you build and grow those funds for the future.

## What's covered?



### Accident

Pays all eligible expenses related to an accident,<sup>1</sup> up to the per-accident maximum. Each person in the plan is covered for three accidents per year.

Covered services include:

- Emergency room visits
- X-rays
- Surgery
- Inpatient prescriptions
- Physical therapy



### Critical illness

Pays a lump-sum benefit if you're diagnosed with a serious illness like cancer, heart attack or stroke after coverage begins. You can spend this benefit however you want.

Use it for things like:

- Physician fees
- Transportation
- Childcare
- Mortgage payments
- Groceries



### Inpatient hospital

Pays a set benefit amount each day for services and supplies you receive during a hospital stay, up to a maximum number of days each year.

Also covers stays in:

- Intensive care units (ICU)
- Substance abuse facilities
- Mental health facilities
- Nursing facilities

## Benefit amounts

	ACCIDENT	CRITICAL ILLNESS	INPATIENT HOSPITAL
Premier	\$5,000 per accident	\$15,000 Spouse: \$7,500 Child: \$3,750	\$400 per day

Spouse and child benefits for accident and inpatient hospital benefits are paid at the same amount as the primary insured.

### DID YOU KNOW?

NEARLY **30%** OF PEOPLE WITH HEALTH INSURANCE HAVE TROUBLE PAYING THEIR MEDICAL BILLS.<sup>2</sup>

## Claims Example

### Meet the Walker Family

Nothing is more important to Vicky than her family. Though she can't predict what's in store for them, she wants to make sure they're financially prepared. That's why in addition to her major medical plan, she enrolled her family in GapAssist to help with their out-of-pocket costs.

The Walkers are enrolled in a GapAssist Premier plan through Vicky's work.



Vicky

While driving home one night last winter, Vicky hit a patch of ice and lost control of her car, breaking her collarbone and shoulder blade.

ER visit: \$925  
5-day hospital stay: \$1,410  
X-rays, CT scans, physical therapy, prescriptions and other medical costs: \$4,858  
**Total out-of-pocket: \$7,193**

Accident coverage: \$5,000  
5 days' hospital benefits: \$2,000  
**Total benefits: \$7,000**  
**Remaining cost: \$193**



Art

Art's major medical plan covered his heart attack, but he had to pay coinsurance for his treatment. He also needed to hire someone to help take care of Gabby while he was in the hospital.

Medical costs, including a 5-day hospital stay: \$8,625  
Childcare: \$500  
Other expenses: \$375  
**Total out-of-pocket: \$9,500**

Critical illness insurance: \$7,500  
5 days' hospital benefits: \$2,000  
**Total benefits: \$9,500**  
**Remaining cost: \$0**



Gabby

Gabby is one of her track team's fastest runners. But during her last meet, she fell over a hurdle, losing the race—and breaking her arm.

ER visit: \$145  
X-ray, CT scan, type of setting, physical therapy and other medical costs: \$4,635  
**Total out-of-pocket: \$4,780**

**Accident coverage: \$4,780**  
**Remaining cost: \$0**

For illustrative purposes only.

GapAssist paid **\$21,280** of out-of-pocket costs for Vicky's family.

Turn the page to learn more

## Why enroll?

Whether it's a heart attack or a patch of ice on the road, you can't always see what surprises life has in store for you. But with GapAssist, you can be better prepared.

It's an added layer of financial protection when unexpected medical costs arise.

By buying GapAssist through your employer, you get three valuable coverages at one cost-effective price, plus:

- **Easy enrollment**
- **No medical questionnaires**
- **Convenient payroll deduction**

## Get started

- Review your enrollment material
- Follow the steps outlined by your benefits team
- Complete the enrollment process

**Don't miss your opportunity to enroll in this important coverage at work.  
To get started, talk to your benefits representative.**



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GapAssist insurance policies are not a replacement for a major medical policy or other comprehensive coverage and do not satisfy the minimum essential coverage requirements of the Affordable Care Act. Critical illness and fixed-payment inpatient hospital coverages are designed to provide benefits at a preselected, fixed dollar amount. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. For costs and complete details of the coverage, contact your benefits representative. GapAssist policies are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, and are not available in all U.S. states or any U.S. territory. GapAssist is comprised of and filed as Fixed-Payment Indemnity, Group Accident and Critical Illness insurance policies. Fixed-Payment Indemnity, Group Accident and Critical Illness policies are available on a standalone basis, although pricing may vary. Coverage is provided under generic policy form numbers SBC-01505 8/13, SBC-00535 4/14 and LGC-10011 10/11.

<sup>1</sup> Unless covered by workers' compensation or similar law.

<sup>2</sup> "2016 Biennial Health Insurance Survey," The Commonwealth Fund, published Feb. 1, 2017. [http://www.commonwealthfund.org/~media/files/publications/issuebrief/2017/feb/pdf\\_collins\\_biennial\\_survey\\_2016\\_exhibits.pdf](http://www.commonwealthfund.org/~media/files/publications/issuebrief/2017/feb/pdf_collins_biennial_survey_2016_exhibits.pdf).