

# Wellness Benefits

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## Scheduled Benefit Accident Insurance

# Understanding your wellness benefit



### Contact us

Call 1-800-497-3699

Monday–Friday

7:30 a.m. to 6 p.m. ET

[sbclaims@symetra.com](mailto:sbclaims@symetra.com)

[symetra.com/MyGO](https://symetra.com/MyGO)

Mailing address:

P.O. Box 440

Ashland, WI 54806

Fax: 715-682-5919

**Your wellness benefit amount:**

**Policy #:**

**Policyholder:**

When using My Group Online (MyGO) for the first time, please use the policy information above to self-register and create an account.

You can't predict when an accident may occur, but keeping tabs on your overall health can help you prepare for the unexpected. Fortunately, through your accident insurance policy, you can receive a financial benefit for being proactive about your health and your family's.

After completing a wellness screening, just give us a call or send us an email and let us know (1) the name of the insured, (2) the type of screening, and (3) the date the screening was completed.

### Eligible wellness screenings

- Abdominal aortic aneurysm ultrasonography
- Baseline testing for concussion
- Blood test for lipids, including total cholesterol, LDL, HDL and triglycerides
- Bone density screening
- Bone marrow testing
- Breast MRI
- Breast ultrasound
- CA 15-3 blood test for breast cancer
- CA 125 blood test for ovarian cancer
- Carotid Doppler
- CEA blood test for colon cancer
- Chest X-ray
- Child sports physicals
- Colonoscopy or virtual colonoscopy
- COVID-19 (PCR, rapid, antibody)
- CT angiography
- Electrocardiogram
- Fasting blood glucose test
- Flexible sigmoidoscopies
- Mammograms
- Pap test
- Prostate-specific antigen (PSA) test
- Serum cholesterol test to determine level of HDL and LDL
- Stress test on a bicycle or treadmill
- Testicular ultrasound
- Thermography
- ThinPrep Pap test

[Continued >](#)

## Frequently asked questions

### How do I let Symetra know I had a wellness screening?

It's easy. Give us a call or send us an email and let us know three things: the name of the insured, the type of screening, and the date the screening was completed.

You can also submit a claim through [MyGO](#). Once you've created an account and logged in, click **Submit my claim** and add any required information. You can also upload any relevant documentation from a desktop computer or mobile device.<sup>1</sup>

### Is there another way to file my wellness benefit claim?

Yes. You can also send claims by mail or fax. Please use the contact information on the first page and we'll be happy to assist.

### Who can receive a wellness benefit?

Anyone covered under your plan is eligible for these benefits. Please review your enrollment information for more details.

### How often can I receive a wellness benefit?

This may vary. Please refer to your policy information or call Symetra at 1-800-497-3699 to confirm how often you can file a wellness benefit claim.

### What if I have a screening that qualifies for benefits under more than one of my Symetra plans?

If you have multiple coverages with Symetra, we'll automatically cross-check to see if you're eligible for more than one benefit and submit the claim on your behalf.



Symetra Life Insurance Company  
777 108th Avenue NE, Suite 1200  
Bellevue, WA 98004-5135  
[www.symetra.com](http://www.symetra.com)

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Symetra Life Insurance Company.

Accident coverage, insured by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004, is not available in all U.S. states or any U.S. territory. It pays a fixed amount and does not cover losses due to sickness, nor does it cover the cost of all hospital and medical services. 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. Certificate form number is SBC-03515 1/18.

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.

**THIS POLICY IS ISSUED AS AN ACCIDENT-ONLY POLICY. IT DOES NOT PAY BENEFITS FOR LOSS CAUSED BY ILLNESS.**

<sup>1</sup> If your policy was issued in CA or PA, please upload the actual bill and the Explanation of Benefits (EOB) from your health insurance carrier.

## Critical Illness Insurance

# Understanding your health screening benefit



### Contact us:

Call 1-800-497-3699

Monday–Friday

7:30 a.m. to 6 p.m. ET

[sbclaims@symetra.com](mailto:sbclaims@symetra.com)

[symetra.com/MyGO](https://symetra.com/MyGO)

Mailing address:

P.O. Box 440

Ashland, WI 54806

Fax: 715-682-5919

### Your health screening benefit amount:

**Policy #:**

**Policyholder:**

You can also submit claims through My Group Online (MyGO). Simply use the policy information above to self-register and create an account.

**Health screenings are essential** when it comes to early detection of serious conditions. Fortunately, through your critical illness policy, you can receive a financial benefit for being proactive about your health and your family's.

After completing a health screening, just give us a call or send us an email and let us know (1) the name of the insured, (2) the type of screening, and (3) the date the screening was completed.

### Eligible health screenings

- Biopsy
- Blood test for triglycerides
- Bone marrow testing
- Breast ultrasound
- CA 125 (blood test for ovarian cancer)
- CA 15-3 (blood test for breast cancer)
- CEA (blood test for colon cancer)
- Chest X-ray
- Colonoscopy
- COVID-19 (PCR, rapid, antibody)
- Fasting blood glucose test
- Flexible sigmoidoscopy
- Hemocult stool specimen
- Mammogram
- Pap test
- Prostate-specific antigen (PSA) test
- Serum cholesterol test to determine HDL/LDL level
- Serum protein electrophoresis (blood test for myeloma)
- Stress test on a bicycle or treadmill
- Thermography

**Additional health screenings may be eligible for a benefit. Please refer to your certificate for complete details.**

*Continued >*

## Frequently asked questions

### How do I let Symetra know I had a health screening?

It's easy. Give us a call or send us an email and let us know three things: the name of the insured, the type of screening, and the date the screening was completed.

You can also submit a claim through [MyGO](#). Once you've created an account and logged in, click **Submit my claim** and add any required information. You can also upload any relevant documentation from a desktop computer or mobile device.<sup>1</sup>

### Is there another way to file my health screening benefit claim?

Yes. You can also send claims by mail or fax. Please use the contact information on the first page and we'll be happy to assist.

### Who can receive a health screening benefit?

Anyone covered under your plan is eligible for these benefits. Please review your enrollment information for more details.

### How often can I receive a health screening benefit?

This benefit is payable once per covered member during a calendar year.

### What if I have a screening that qualifies for benefits under more than one of my Symetra plans?

If you have multiple coverages with Symetra, we'll automatically cross-check to see if you're eligible for more than one benefit and submit the claim on your behalf.



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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. For costs and complete details of the coverage, contact your benefits representative.

<sup>1</sup> If your policy was issued in CA or PA, please upload the actual bill and the Explanation of Benefits (EOB) from your health insurance carrier.

**IMPORTANT: This is a fixed indemnity policy, NOT health insurance**

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

**Looking for comprehensive health insurance?**

- Visit **HealthCare.gov** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

**Questions about this policy?**

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](http://naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

## Hospital Indemnity Insurance

# Understanding your wellness benefit



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You can also submit claims through My Group Online (MyGO). Simply use the policy information above to self-register and create an account.

Identifying an illness before it requires emergency medical attention can help keep you out of the hospital. Fortunately, through your hospital indemnity insurance policy, you can receive a financial benefit for being proactive about your health and your family's.

After completing one of the following wellness screenings, just give us a call or send us an email and let us know (1) the name of the insured, (2) the type of screening, and (3) the date the screening was completed.

### Eligible wellness screenings

- Abdominal aortic aneurysm ultrasonography
- Blood test for lipids, including total cholesterol, LDL, HDL and triglycerides
- Bone density screening
- Bone marrow testing
- Breast MRI
- Breast ultrasound
- CA 15-3 blood test for breast cancer
- CA 125 blood test for ovarian cancer
- Carotid Doppler
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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.

<sup>1</sup> If your policy was issued in Pennsylvania, please upload the actual bill and the Explanation of Benefits (EOB) from your health insurance carrier.