

SYMETRA SELECT BENEFITS INSURANCE

Claims Scenario for Strep Throat

This example shows what Select Benefits pays in each listed event.

Mike works temporary jobs through a temporary employment agency. His hours vary from month to month, based on jobs available. He is currently enrolled in his agency's Select Benefits plan. His agency pays 100% of the monthly premium.

In October, Mike worked 120 hours, making him eligible for Level II benefits. In November, Mike goes to his regular family doctor, complaining of a severe sore throat and fever. The doctor takes a throat culture and sends it to the lab. The results show Mike has strep throat. His doctor prescribes an antibiotic, which Mike gets filled at his local pharmacy. Two days later, Mike's four-year-old son has similar symptoms and is also diagnosed with strep throat.

Here is how Select Benefits Hourly Plan 6 could pay for strep throat.

Event	Select Benefits Payment
Doctor's office visit for Mike	\$ 45
Lab work for throat culture	\$ 45
Prescription for generic antibiotic (\$40) \$10 co-pay	\$ 30
Doctor's office visit for son	\$ 45
Lab work for son	\$ 45
Prescription for generic antibiotic for son (\$35) \$10 co-pay	\$ 25
Total benefits paid	\$ 235

Once Mike's Prescription Drug Benefit reaches its limit, Mike may be eligible for discounts on prescriptions, depending on the prescribed drug and pharmacy provider.

This example shows what Select Benefits pays in each listed event. It does not represent the actual billed charges, as these can vary depending on where insureds live and the doctors they visit.



Symetra Life Insurance Company
5069 154th Place NE
Redmond, WA 98052
www.symetra.com

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Select Benefits is not a replacement for a major medical policy or other comprehensive policy. It is designed to cover benefits, at a fixed dollar amount, that employees and their eligible dependents use on a routine basis. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. Select Benefits is insured by Symetra Life Insurance Company located at 777 108th Ave. NE, Bellevue, WA, 98004. Policy numbers are LGC-8786 2/03 and LGC-8787 2/03 or LGC-3000 2/99, in most states.