

SYMETRA SELECT BENEFITS CORE BUY-UP INSURANCE PLANS

Select Benefits core buy-up limited benefit medical plans allow you to control costs while giving employees the opportunity to maximize their health insurance coverage.

Here's how they work:

Let's say you are going to provide your employees with company cars. The vehicles you offer are the base (core) model with no special features.

Base Model **\$19,500**
(paid by you)

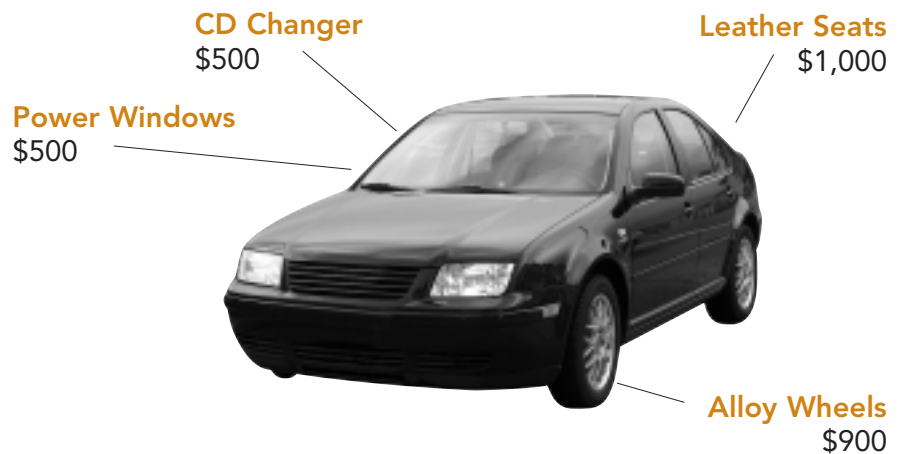


If employees want to upgrade their cars, they may do so at their own expense. They can "buy up" features such as power windows, a CD changer, leather seats, alloy wheels, etc.

Base Model **\$19,500**
(paid by you)

Buy-Ups **\$2,900**
(paid by employees)

Total Cost **\$22,400**



For Select Benefits, the core plan is usually one of the hourly or monthly standard plans. The employer offers the core plan to all eligible employees and pays 100 percent of the premium for these benefits.

Participants can receive just the core plan at no cost to them, or they can upgrade coverage by paying additional premium. If employees decide to buy-up coverage, payment is made through payroll deduction.

This is an example of a Select Benefits core buy-up plan. The core plan costs the employer \$89.58 per employee each month. Participating employees can buy-up coverage by paying premium ranging from \$31.29 to \$86.14 per month.

COVERAGES	Core Plan	Buy-Up 1	Buy-Up 2	Buy-Up 3
Employee Life Insurance	\$5,000	\$10,000	\$10,000	\$10,000
Employee Accidental Death & Dismemberment	\$5,000	\$10,000	\$10,000	\$10,000
Dependent Life Insurance Benefit				
Spouse	\$2,500	\$5,000	\$5,000	\$5,000
Child	\$1,250	\$2,500	\$2,500	\$2,500
Infant	\$ 200	\$ 400	\$ 400	\$ 400
Inpatient Hospital Benefit 30 days pp/pcy* maximum	\$400 daily hospital \$800 daily ICU**	\$500 daily hospital \$1,000 daily ICU	\$500 daily hospital \$1,000 daily ICU	\$600 daily hospital \$1,200 daily ICU
Surgical Benefit (Schedule A)	\$500 pp/pcy max.	\$1,000 pp/pcy max.	\$1,000 pp/pcy max.	\$1,500 pp/pcy max.
Doctor's Office Visit, Urgent Care & Outpatient Hospital Benefit \$300 pp/pcy maximum	\$45 per visit	\$55 per visit	\$55 per visit	\$55 per visit
Outpatient Diagnostic X-Ray & Lab Benefit \$300 pp/pcy maximum	\$55 per visit	\$55 per visit	\$55 per visit	\$55 per visit
Preventive Care Benefit \$150 pp/pcy maximum	\$75 per visit	\$75 per visit	\$75 per visit	\$75 per visit
Prescription Drug Benefit	—	—	—	\$150 pp/pcy max. \$300 pf/pcy*** max. \$10 co-pay generic \$20 co-pay brand
Accident Benefit	\$30 per visit \$100 pp/pcy max.	\$50 per visit \$150 pp/pcy max.	\$50 per visit \$150 pp/pcy max.	\$50 per visit \$150 pp/pcy max.
Emergency Room Benefit	\$50 per visit \$150 pp/pcy max.	\$100 per visit \$300 pp/pcy max.	\$100 per visit \$300 pp/pcy max.	\$100 per visit \$300 pp/pcy max.
Dental Benefit	—	—	\$500 pp/pcy max. \$50 for basic visit \$200 for major \$150 for orthodontia	\$1,000 pp/pcy max. \$50 for basic visit \$200 for major \$150 for orthodontia
Pharmacy Discount Program	Yes	Yes	Yes	Yes
Survivor Benefit	Yes	Yes	Yes	Yes
Premium/Payer				
Employer	\$89.58	\$ 89.58	\$ 89.58	\$ 89.58
Employee	No charge	\$ 31.29	\$ 50.42	\$ 86.14
Total	\$89.58	\$120.87	\$140.00	\$ 175.72

* pp/pcy = per person, per calendar year

** ICU = Intensive Care Unit

*** pf/pcy = per family, per calendar year

SYMETRASM FINANCIAL

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Select Benefits offers 10 monthly and hourly standard core buy-up plans. Choose one, or create a customized plan to meet the needs of your business.

The Select Benefits Indemnity Insurance Policy and Select Benefits Outpatient Prescription Drug Policy are insured by Symetra Life Insurance Company. Policy numbers in most states are LGC-8786 (plus two-letter state abbreviation) 2/03 and LGC-8787 (plus two-letter state abbreviation) 2/03, respectively. Exclusions, limitations, reductions and termination in coverage may apply. For more information, contact your Symetra Financial representative.