

ESSENTIAL HEALTH COVERAGE SYMETRA SELECT BENEFITS



**ENROLLMENT INFORMATION FOR
YOUR MONTHLY INSURANCE PLAN**

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WHAT IS SELECT BENEFITS?



Your employer recognizes the importance of good health and well-being.

Take advantage of this opportunity for limited benefit medical coverage for you and your family.

Select Benefits is a limited benefit medical and life insurance policy that can provide coverage for you, your spouse and all other eligible dependents.

Why You Should Enroll

Select Benefits doesn't minimize coverage with prerequisites and benefit requirements. For example, there are:

No preexisting conditions limitations

All preexisting health conditions are accepted

No required networks

You may see the medical provider of your choice

No deductibles

There are no deductibles for covered medical services

No restrictions with other insurance plans

Claims are paid regardless of any other coverage you may have

Your Monthly Plan

The plan offered by your employer provides consistent benefits every month. This stability gives you control over how you manage your care.

This brochure provides a brief description of Select Benefits coverage. It is not a replacement for a major medical policy but designed to provide a fixed dollar amount for covered benefits. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. Select Benefits is insured by Symetra Life Insurance Company. For costs and complete details, contact your Select Benefits representative or your Human Resources department.

USING THE PLAN

Select Benefits is designed to help make health coverage simple and effective. To use your plan, follow these steps:

- 1 Enroll in the plan as directed by your Human Resources department or Symetra Financial representative.
- 2 Present your ID card to the provider at the time of service.
- 3 Ask the provider to bill the policy administrator, Select Benefit Administrators of America (SBAA), directly.
- 4 If there is any balance due, the provider may send you a bill.

You also have the option of paying the provider yourself for the service and filing a claim with SBAA. SBAA will then pay benefits directly to you.

Most of the benefits in your plan pay a flat dollar amount for services. This is an easy way to know exactly how much coverage you have for a particular service. Here's an example of how this works:

You need to see the doctor for some pain you're experiencing. You present your ID card at the time of service, knowing that your plan pays \$40 for a doctor's office visit. The bill comes to \$75 which the provider sends directly to SBAA. A few weeks after your visit, SBAA mails you an *Explanation of Benefits* showing what was paid. Your provider may send you a bill for the remaining \$35.

Select Benefits is a simple way to provide you and your family with essential health coverage. Enroll today and help find peace of mind, knowing you are covered.

FREQUENTLY ASKED QUESTIONS

Mail or fax claim forms to:

Select Benefit

Administrators of America

Attention: Claims Dept.

PO Box 440

Ashland, WI 54806

Fax: 1-715-682-5919

To learn more about how

Select Benefits can help

protect you and your

family, talk to your Select

Benefits representative or

contact your Human

Resources department.

Whom can I contact if I have questions about my benefits?

Please call SBAA at 1-800-497-3699. Customer service representatives are available Monday through Friday, 6:30 a.m. to 5:00 p.m., Central Time.

How do I submit a claim?

At the time of service, present your Select Benefits ID card and ask the provider to file the claim directly with SBAA. SBAA will process the claim and send payment directly to the provider. A few weeks after service, you will be mailed an *Explanation of Benefits* showing what was paid.

What if my provider won't submit insurance information?

In this case, you may file the claim directly with SBAA, and they will pay benefits based upon the amount covered by your Select Benefits plan. For faster response, please request a copy of the itemized bill from the provider, listing dates of service, procedure and diagnosis codes. Ask for Health Care Financing Administration (HCFA) forms for doctor's office visits and Universal Billing (UB92) forms for hospital care.

How can I request a new Select Benefits ID card?

Call SBAA at 1-800-497-3699. They will send you a new card.

Where do I get information on continuing my medical benefits if I leave the company?

Contact SBAA at 1-800-497-3699. They handle all extension of benefits administration.

How do I add dependents to my plan?

Fill out a new enrollment form within 31 days of the eligibility date and give it to your employer.

If I want to use my coverage and have not yet received my insurance card, what information do I need to give my healthcare provider?

Ask your employer for the Select Benefits case number before your visit. At the office, give your provider this number along with the SBAA customer service phone number, 1-800-497-3699.

Can I visit my current healthcare provider using my Select Benefits ID card?

Yes, you may visit any doctor of your choice. Select Benefits does not have required networks or preferred provider lists. Please see your employee certificate for the definition of a doctor.

How do I use Select Benefits if I already have a major medical plan?

Your plan pays regardless of any other coverage you or your spouse may have.

Whom do I contact if I have a change in my name or address or if there is an error on my Select Benefits ID card?

Call SBAA at 1-800-497-3699.

Select Benefit Administrators of America is a division of Employee Benefit Consultants, Inc., a Symetra company.

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