

# Critical Illness Insurance

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When you're applying for your first job or looking for a new career opportunity, you may not know when a critical illness may happen. That's why it's important to get critical illness insurance before you face the unexpected health changes.



### How it works

If a covered individual becomes disabled due to a critical illness, the policy will pay a benefit to help cover the cost of living expenses and other financial obligations.

Benefits are typically paid as a lump sum, which can be used for any purpose.

### What critical illness insurance covers?

Critical illness insurance typically covers a list of specific illnesses, such as heart disease, cancer, and stroke.

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## How Some Critical Illness Insurance can con in o help

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#### Benefi paid:

100% f be ef a = **\$10,000**

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## When enroll?

Accidental death and disability benefits are available to you if you are enrolled in a Symetra Life Insurance Company plan. You must be enrolled in a Symetra Life Insurance Company plan at the time you are diagnosed with a covered condition. You must also be enrolled in a Symetra Life Insurance Company plan at the time you file a claim for benefits.

Sign up for Symetra Life Insurance Company benefits:

**A simple enrollment process is highly required medical questionnaires.**<sup>5</sup>

**An easy and flexible claim process.**

**Responsive and empathetic customer service representatives available 24/7.**

**Don't miss your opportunity to enroll in highly valuable coverage. To get started, ask your broker representative.**

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Critical illness policies, insured by Symetra Life Insurance Company, 777 108th Avenue NE, Bellevue, WA 98004, are not available in all U.S. states or any U.S. territory. They provide a predetermined dollar amount for covered conditions. They are not a replacement for major or other comprehensive coverage, and do not satisfy the minimum essential coverage required under 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.

<sup>1</sup> There must be a one-day separation between additional diagnoses. If two or more covered critical illnesses occur on the same day, only the benefit that provides the largest benefit amount will be paid.

<sup>2</sup> "Prevalence and Correlates of Financial Hardship in the USA," Journal of General Internal Medicine, published 2019, <https://link.springer.com/article/10.1007/s11606-019-05002-w#Fig1>.

<sup>4</sup> "Heart Disease Facts," Centers for Disease Control and Prevention, accessed April 2021, <https://www.cdc.gov/heartdisease/facts.htm>.

<sup>5</sup> Late enrollment and those without coverage over the guaranteed issue period may be required to

complete a medical questionnaire.



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