

Symetra Health: Supplemental Health Insurance

Prepared especially for the employees of:
Tule River Indian Tribe of California

What is Symetra Health?

Symetra Health is a supplemental health insurance plan that pays a lump-sum benefit if you are diagnosed with any of 13,000+ covered conditions. It pays cash benefits to help with health care expenses not covered by your major medical insurance—or anything else you need on your road to recovery. This is an overview of the insurance offered by Symetra. A Symetra Health plan certificate will be available after you enroll to explain your coverage in detail.

When is coverage effective?

The initial effective date of this coverage is October 1, 2025, subject to any eligibility waiting period established by your employer.

Who is eligible?

You are eligible for coverage if you are all full-time employees actively at work with comprehensive health insurance who work at least 20 hours per week on a regularly scheduled basis. Spouses and dependent children are also eligible for coverage. Dependent children must be unmarried and under age 26. Children over 26 are eligible for coverage as long as they are incapable of self-sustaining employment due to a physical or mental disability and are chiefly dependent on you for support and maintenance.

How does Symetra Health work?

Injuries and illnesses come in different shapes and sizes. Some conditions are less serious than others, while some are dangerous or life-threatening. That's why Symetra Health was designed as a single plan with three benefit categories that cover a broad spectrum. Covered conditions fall into one of these categories. Each category has a set payout, and all three categories are included in your plan.

Moderate Condition Benefit	Injuries or illnesses that likely require a short visit to the ER or urgent care.	Examples: Simple fractures, lacerations, dehydration, kidney stones
Severe Condition Benefit	Serious conditions that require more intensive medical treatment and attention.	Examples: Compound fractures, appendicitis, pulmonary embolism, torn ACL
Catastrophic Condition Benefit	Life-threatening conditions that require immediate medical intervention.	Examples: Malignant lung cancer, heart attack, stroke, major organ failure

What are my coverage options?

You may choose one of the pre-configured packages listed below. If you or an insured dependent is diagnosed with a covered condition, the payout will equal the amount you elected for the benefit category in which the covered condition falls. For example, if you select the Classic Plan, any covered condition in the Severe category will pay a \$500 benefit.

Classic Plan	
Moderate Conditions	\$200
Severe Conditions	\$500
Catastrophic Conditions	\$2,000

Am I guaranteed coverage?

Yes. You can enroll in this insurance plan without having to provide information about your health. This is called guaranteed-issue coverage. Dependent coverage, if elected, is also guaranteed. If you do not enroll during your open enrollment period, you may enroll later, but your coverage will be subject to a 60-day benefit waiting period. No benefits are payable during the benefit waiting period.

I already have insurance. Why do I need this too?

Costs associated with unexpected health issues can pile up, even with health insurance. Once treatment for an injury or illness begins, health insurance cost-sharing (such as deductibles, copays and/or coinsurance) may quickly lead to high out-of-pocket costs. Symetra Health is designed to help cover these costs or any other expenses during your recovery. There are no restrictions on how you use your Symetra Health benefits.

Can I still enroll in Symetra Health if I'm not covered by my company's major medical plan?

Yes! Symetra Health coverage is available for you (and your eligible dependents) even if you haven't enrolled in your employer's major medical plan. Please note that Symetra Health is not a substitute for a major medical plan.

How many times will the policy pay?

Symetra Health will pay a benefit if you or any insured dependent is diagnosed with a covered condition. You may receive a benefit more than once as noted below, subject to a defined separation period.

MODERATE CONDITION BENEFIT: A Moderate Condition Benefit is only payable once per insured person in a 14-day period. If the same insured person is diagnosed with another Moderate Condition within a 14-day period, it will not be covered. There is no limit to the number of times an insured person may receive a Moderate Condition Benefit.

SEVERE CONDITION BENEFIT: A Severe Condition Benefit is only payable once per insured person in a 30-day period. If the same insured person is diagnosed with another Severe Condition within a 30-day period, it will not be covered. There is no limit to the number of times an insured person may receive a Severe Condition Benefit.

CATASTROPHIC CONDITION BENEFIT: A Catastrophic Condition Benefit is only payable once per insured person in a 90-day period. If the same insured person is diagnosed with another Catastrophic Condition within a 90-day period, it will not be covered. An insured person may only receive this benefit up to three times for the same or related condition during the insured person's lifetime.

Will my coverage ever be reduced?

The benefit amounts in each category will be reduced by 50% for all insureds on your plan once you attain age 70.

Can I keep this insurance if I leave my employer?

Yes. If you leave your employer, you may continue coverage for yourself and your dependents.

How much does Symetra Health cost?

Your monthly premium costs are illustrated below.

Classic Plan	AGE		
	18-49	50-59	60+
Moderate: \$200	Select One only	\$18.03	\$52.51
Severe: \$500	Select One + spouse	\$36.05	\$105.01
Catastrophic: \$2,000	Select One + children	\$32.45	\$94.51
	Select One + family	\$54.08	\$157.52
			\$258.77

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Exclusions:

Benefits will not be payable for an injury or sickness that is contributed to, caused by, or resulting from the following:

1. commission of or attempt to commit a felony, or voluntary participation in a riot or insurrection;
2. incarceration or imprisonment following conviction for a crime;
3. any condition diagnosed outside the United States, Mexico, or Canada, unless the Insured receives confirmation of the diagnosis in the United States, Mexico, or Canada;
4. active duty service or training in the military (naval force, air force or National Guard/Reserves or equivalent) for service/training extending beyond 180 days of any state, country or international organization;
5. involvement in any declared or undeclared war or act of war (not including acts of terrorism), while serving in the military or an auxiliary unit attached to the military, or working in an area of war whether voluntarily or as required by an employer;
6. a chronic condition, except as specifically provided by a rider;
7. a mental illness, except as specifically provided by a rider;
8. a maternity condition;
9. a condition considered "not covered" as listed in the conditions list provided with your certificate of insurance.

Important Notice:

THIS IS A LIMITED BENEFIT POLICY. This coverage is a supplement to health insurance. It is not a substitute for essential health benefits coverage as defined in federal law.

This benefit highlights sheet is an overview of the insurance being offered and is provided for illustrative purposes only. It is not a contract. It in no way changes or affects the policy as actually issued. Only the insurance policy issued to the policyholder can fully describe all of the provisions, terms, conditions, limitations and exclusions of your insurance coverage. In the event of any difference between the benefit highlights sheet and the insurance policy, the terms of the insurance policy apply. The coverage will continue as long as the group policy remains in force, the premiums are paid, the employee's coverage remains in force, and as long as the employee and any covered dependents remain eligible.

Symetra Health is insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. It is designed to provide benefits at a preselected, fixed dollar amount for covered diagnoses. This policy provides limited benefit coverage and is a supplement to health insurance. 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. Base certificate form number is SBC-05545 03/22.

Administration of Symetra Health is managed by a third-party administrator that provides enrollment, claims and billing administration. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions.

Symetra® is a registered service mark of Symetra Life Insurance Company.