

Stop loss solutions



Symetra has a long history of partnering with third-party administrators, brokers and consultants to help make self-funding a success. Whether your clients are new to self-funding or are considering a change at renewal, we're here to help with dependable, cost-effective coverage backed by industry expertise.

How we support our partners and clients:



No surprises

Our best-in-class policy pays according to the employer's plan document, without conflicting internal limits or definitions, to ensure their self-funded coverage works as intended.



Proactive plan document review

Our experienced claims team reviews the employer's plan document prior to implementation to help avoid any potential claim interruptions. We look for key provisions including, but not limited to:

- Cost-containment.
- Utilization review.
- Eligibility and continuation of coverage.
- Pre-certification for high-cost treatments like gene/CAR T-cell therapies and transplants.



Seamless implementation and account management

When you partner with Symetra, your group will be assigned a dedicated account manager who strives to provide an outstanding customer experience at every interaction, including:

- Account implementation and policy issue.
- Ongoing review of claim reporting and premium payments.
- Policy revisions and more.

Plus, your dedicated account manager will be there every step of the way to guide you through your renewal.



Claim reimbursement guidance program

Established to help avoid delays and surprises, groups can find out—in advance—how Symetra will reimburse a stop loss claim in accordance with the employer's plan document. Request a review at any time, for any reason—even before the Specific deductible is met.

We're most often asked about:

- Medical necessity.
- Experimental/investigational procedures or treatments, including new technologies.
- Unusually high charges for a particular region.
- Interpretation of plan document wording.

If a claim requires review by an outside physician, we'll even submit it on the group's behalf at no added cost.



Fast and fair claims practices

We pay claims quickly, with most reimbursed in six business days or less. We also identify opportunities for cost-containment and alternative treatment plans to help control costs without sacrificing quality of care.



Regional expertise

Our claims examiners and medical risk consultants—including registered nurses and certified case managers—are familiar with local networks and medical costs to help ensure billed charges are appropriate for the area.

We can help your clients navigate and protect their self-funded plans through even the most complex situations. Bring us your challenges and we'll find a solution.

To learn more, contact your Symetra representative.

About Symetra

45
YEARS

Industry pioneer with over 45 years of experience.

\$60.3B^{1,2}
IN ASSETS

We have \$60.3 billion in assets.

TOP
40

We are a top-40 U.S. life insurance company based on admitted assets.³

5
YEARS

The average tenure of a Symetra stop loss client is five years, and over 100 groups have been with us for over 10 years or longer.⁴

Stop loss policies are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Base policy is ELC-24000 7/19. Products, features, terms and conditions may vary by state and may not be available in all U.S. states or any U.S. territory.

Symetra Life Insurance Company is a subsidiary of Symetra Financial Corporation.

¹ GAAP financial figures for Symetra Financial Corporation.

² As of Dec. 31, 2021, liabilities were \$56.0 billion and stockholder's equity was \$4.3 billion.

³ Symetra Life Insurance Company, "Best's Review," Top 200 U.S. Life/Health Writers (July 2022).

⁴ As of April 2022.