

Meet Kyle



Claims scenario



Kyle

During flu season, Kyle comes down with pneumonia and spends a few days in the hospital. But because he's covered under his mom's hospital indemnity insurance through her work, his hospital stay ends up costing less out of pocket.

How? Hospital indemnity insurance paid a fixed benefit for each day Kyle was hospitalized.

Timeline of a flu

During Kyle's stay in the hospital, his mom has two options for filing his hospital claim:

Option 1

Assign her benefits

- ✓ Kyle's mom can assign her hospital indemnity benefits to the hospital, which files a claim with Symetra.
- ✓ After we receive the claim from the hospital, we reimburse it up to the benefit amounts.
- ✓ Kyle's mom is responsible for any remaining balance.

Option 2

File a claim herself

- ✓ Kyle's mom can request claim and medical release forms from Symetra. She will return these completed forms, along with an itemized bill listing dates of service, provider information, procedure and diagnosis codes.
- ✓ After we receive the completed claim forms, we pay the benefits directly to Kyle's mom.



Did you know?

The average cost of a hospital stay is about \$4,000 per day. 11% of this (\$440/day) comes from out-of-pocket costs.¹

This example is for illustrative purposes only.