


Symetra and Vital Incite Partnership

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SYMETRA®
Retirement Solutions | Employee Benefits | Life Insurance

50 years of Stop Loss

Celebrating the past
Powering the future

Symetra Stop Loss marks its 50th anniversary

Since 1976, Symetra has helped employers, brokers and benefits professionals navigate the changing health care landscape with stability and innovation. While the world has evolved, our mission remains the same—to partner, protect and lead with integrity.

Why Symetra Stop Loss?

Industry pioneer

Symetra is a pioneer in the stop loss industry with 50-years of expertise.

Custom policies

A wide range of policies and options are available, tailored to meet diverse needs.

Seamless coverage

Policies designed to be clear and user-friendly, aimed at eliminating coverage gaps between plans and reimbursements.

Customer loyalty

Symetra boasts strong client loyalty, with an average tenure of five years and over 100 client groups staying with us for over ten years.

Symetra Claim Trends 2025

Top 3 diagnosis on paid claims

- Cardiac/circulatory >40% of claims spend
- Cancer >30% of all stop loss claims
- Perinatal + congenital anomalies >10% of claims spend

Cardiac

Cancer

Perinatal

How Vital Incite Supports Symetra

Cancer care is a top concern raised by employers

Limited Data Reviews

EMPLOYEE	ACTIVE	C50.919	MAL NEO UNS SITE UNS FEMALE BREAST	OPEN	$421,406.65

Vital Incite delivers a deeper level of clinical intelligence

- ✓ ***Clinical insights*** that transform an incomplete claim picture into a meaningful, data-driven risk profile.
- ✓ Assigns a ***risk score*** based on objective clinical modeling.
- ✓ Clinical depth converts conservative ***clinical cost estimates*** into accurate projections
- ✓ ***Early identification*** of emerging high-cost risk.

Symetra Infusion Solution Program

To provide a unique solution for policyholders with high-cost infusion therapy that treats cancer and other rare diseases.

No added cost:
Offered to all Symetra customers free of charge.

Voluntary program:
Designed to work alongside your current resources if selected.

Team-based coordination:
We engage all stakeholders to ensure seamless, high-quality care.

Financial benefit:
Eligible policyholders may receive 15% of realized savings, up to $75,000 per person per policy period.

Direct coordination with a trusted infusion partner

Savings supported through Savings Share Plus

Thank you for your partnership!

VITALincite

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