



## Enrolled Member Booklet

# How to Use Your Benefits

### The Sekure Healthcare Program is Easy to Use!

1. Call our Toll-free Patient Advocate Number **(1-800-521-5329)** or go to our Web Site (**www.MySekure.com**) when you need to find a Healthcare Provider.
2. Call your Healthcare Provider for an appointment.
3. Show your Sekure Healthcare Program Membership ID Card (Sekure) at the time of your Healthcare Provider visit.
4. For healthcare services covered by Symetra Life Insurance Company (Symetra), be sure to show the provider both ID cards (Symetra and Sekure). The provider bills Symetra the benefit amount. Any remaining balance of the discounted bill is paid by the Member. Claims are processed by Select Benefits Administrators of America Inc., (SBAA).
5. For healthcare bills not covered by insurance, the Member pays the discounted fee in cash at the time of service.

### New - Healthcare Access to Mexico!

Enrolled members have access to health care in more than 140 cities in Mexico including toll-free access to doctors 24 hours a day.

- **Toll-Free 24 Hour Medical Information Line**

Telephone access when calling in Mexico to qualified physicians who can answer questions on family health care. In Mexico, call **01-800-112-9387**.

- **Toll-Free Customer Service/Patient Advocacy**

Telephone assistance in Mexico in finding healthcare providers to meet your specific needs. In Mexico, call **01-800-112-9387**.

- **Medical Savings**

Doctor (general practice) and Specialist consultations with discounts before application of Symetra Insurance benefits. Discounts on medical & hospital services from 10% to 30% for services not covered under Symetra Insurance.

- **Dental Savings**

Discounts on major procedures up to 25%.

- **Prescription Drug Savings**

Discounts on brand prescription drugs average 30%.

- **Vision Care Savings**

No charge for vision exams, 15% discount on lenses & frames.

### How to Use in Mexico

1. Contact the Patient Advocate toll-free and identify your Sekure Healthcare affiliation
  - A. From the US, dial **1-800-251-5329**, select the option for healthcare in Mexico.
  - B. From Mexico, dial **01-800-112-9387**.
2. The Patient Advocate will help you find a healthcare provider, make an appointment, confirm the discounted fee and obtain the Sekure Mexico Benefit Claims Form.
3. The Symetra Insurance Benefits are available for covered events in Mexico only through a claims (reimbursement) basis. Prescription drug insurance benefits are not available in Mexico, only discounts.
4. Member should fax the signed Sekure Mexico Benefit Claims Form with a copy of the provider's receipt (factura) to **(55) 3640-0001** in Mexico. Member should confirm fax has been received by calling **01-800-112-9387** in Mexico.
5. SBAA will adjudicate claim and make payment, if applicable, to employee at mailing address on record in the US.

# Dear Member

## Welcome to the Sekure Healthcare<sup>SM</sup> Program!

Your Company Health Plan consists of two parts – the Symetra Life Insurance Company Policy (Symetra) and the Sekure Healthcare Program. Please note you should also receive a separate Welcome Packet and ID Card from Symetra.

This “How to Use” Booklet is a guide that shows you how to use the Sekure Healthcare Program.

The Sekure Healthcare Program is a great benefit, but only if you understand it. Our large provider networks and other health discounts are a great resource for you. We provide access to health care in California and most other States as well as in over 140 cities in Mexico. Additionally, the 24 hour nurse-line and health advocacy toll-free number (1-800-521-5329) provides healthcare information to you in a quick and convenient manner.

Please let us know if there is anything we can do to improve the Sekure Healthcare Program or our service.

Sincerely,

Sekure Healthcare

Sekure Healthcare is a medical discount and health resource program administered by Access Salud, Inc., San Diego, CA

1392 E. Palomar St, Suite 403-243 Chula Vista, CA 91913 [www.MySekure.com](http://www.MySekure.com)

## What is it? Sekure Healthcare<sup>SM</sup> Program

The Sekure Healthcare Program is a benefit designed to give you access to provider network discounts and health advocacy information to help you reduce the cost of health coverage in the United States and in Mexico.

The Sekure Healthcare Program has a health discount and patient advocacy service that can be used alone or with your separately offered Symetra Select Benefits limited medical insurance policy. The Sekure Healthcare Program may help to get you a significant discount, which in turn, provides greater value when using the Symetra Life insurance benefits. You select the provider of your choice from our large network. You can also receive important savings with access to thousands of healthcare providers throughout the United States and Mexico.

- **Toll-Free 24 Hour Medical Information Line**

Telephone access to registered nurses who can answer questions on family health issues, with multi-lingual capability. **(800) 521-5329**.

- **Toll-Free Customer Service/Health Advocacy**

For Members who do not have internet access or prefer to talk to a live person, we provide telephonic assistance to find providers in our networks to meet your specific needs, such as finding specialty physicians in your local area or away from home. **(800) 521-5329**.

- **Medical Savings**

In addition to Symetra Select Benefits indemnity insurance coverage, Members can expect discount savings of 20% to 30% at over 400,000 individual practitioners nationwide and over 3,800 Hospitals nationwide as fees are based on a PPO contracted fee schedule (provided by Beech Street).

- **Complementary Care/Alternative Medicine**

Save 15% to 25% at over 20,000 providers nationwide for chiropractic, acupuncture, massage therapy, dietetic counseling, smoking cessation and other services.

- **Dental Savings**

Save from 25% to 35% at over 28,000 dentists nationwide for basic, preventive & specialty dental care.

- **Prescription Drug Savings**

Save an average of 20% at over 57,000 pharmacies nationwide. Mail order program offers even greater savings and convenience.

- **Vision Care Savings**

Expect to save from 15% to 20% from over 11,000 vision care providers nationwide on prescription glasses and fitting of contact lenses.

Select Benefits is a limited benefit medical insurance coverage. Benefits are paid on a preselected, fixed dollar amount. Coverage may be subject to exclusions, limitations, reductions and termination of benefits. The policy is insured by Symetra Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004.