

How to file a disability claim

Policy #:

Policyholder:

1 Learn when to file your claim

There may be times when you know you will be taking time off, such as for a scheduled surgery or a planned maternity leave. If you know the date your time away from work due to a disability will begin, please let us know ahead of time. If your disability is unplanned, please contact us as soon as possible.

2 Collect the following information

- Your contact information and Social Security number.
- Your job title and date of hire.
- Your policy number (listed above).
- Your condition—whether you are out of work due to illness, injury or pregnancy.
- Your attending physician’s name and telephone and fax numbers.

3 Contact Symetra to start your claim

www.symetra.com/myGO

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| • Click on “Start My Claim.” | Please call between |
| • Select claim type from the drop-down list. | Monday through Friday. |
| • Enter all required information. | A customer service representative will initiate your claim and assign it to a Case Manager. |
| • Add any notes or comments. | |
| • Submit form. | |

Once your claim intake is completed—either online or by phone—your Case Manager will call you within two business days to conduct a brief interview and will work with you throughout your period of disability.

To file a claim:

Call

Monday–Friday

Fax:

www.symetra.com/myGO

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Frequently Asked Questions

Is pregnancy included in my disability benefits?

Yes, pregnancy is treated like any other disabling condition, therefore eligible for short- and/or long-term disability income benefits.

What do I need to submit for a pregnancy-related disability?

The disability must be certified by a physician or midwife via medical records. If you become disabled before the expected date of birth or for a duration beyond the usual postpartum recovery period (six weeks for vaginal delivery, eight weeks for C-section), Symetra will need supporting medical documentation from your treating physician(s).

The Family and Medical Leave Act (FMLA) allows me to take up to 12 weeks of leave if I meet eligibility requirements. Do I receive disability benefits during this time away?

The FMLA allows employees to take reasonable unpaid leave for certain family and medical reasons. It is considered job protection and does not provide income replacement. Unlike FMLA, short- and/or long-term disability income insurance provides partial income replacement when you are unable to work due to a disabling condition. Please contact your benefits representative for your policyholder's specific definition of disability.

What happens after I submit my disability claim?

Symetra will contact your policyholder (e.g. employer, association) to confirm information regarding your employment. We will schedule an initial interview with you to discuss your claim and may request further medical, occupational and/or financial information. After this call, we will send status correspondence outlining any outstanding issues and make periodic contact with you and other sources for updates.

How often will I receive benefits?

If you qualify, short-term disability income benefits are typically paid on a weekly basis after the applicable elimination period. Some policyholders self-pay their short-term disability income benefits and may use a different frequency of payment. For those eligible, long-term disability benefits usually begin after short-term disability coverage ends and are paid on a monthly basis at the end of each monthly cycle.

Will I receive claim status notifications?

Claim approval and denial letters are mailed to you at the address you provide. A claim status update is also sent via email to your group. We do not share any personal medical information with your group without your specific authorization.

Your Case Manager will also reach out via phone to let you know your claim status. This will happen the same day the approval/denial decision is made.

What if my claim is denied?

Symetra sends an explanation letter along with instructions on how to file an appeal if you disagree with our decision. Once we receive additional information to support your original claim, the Case Manager will conduct a review. If the Case Manager finds that the new documentation supports reopening your claim, we will do so. If no new information is sent with the appeal, or if the original decision is upheld, the file will be assigned to an Appeals Specialist for further review.

What happens when I return to work?

Please notify Symetra as soon as possible. Your Case Manager will ask for a release form that is signed and dated by your attending physician with any restrictions and limitations noted. Once this is received, we will contact your policyholder to confirm a return-to-work date.

What if I am on disability, but able to return to work part-time?

Symetra will work with you and your policyholder to develop a rehabilitation plan that focuses on your current abilities and expected recovery. If accommodations can be made, a plan will be developed that allows you to return to work. This coordinated effort can help you get back to work and, in certain circumstances, grant a financial benefit while you gradually increase your work capacity.

Note: If you are given a work release from your physician, notify us immediately to help prevent your claim from being overpaid.

To check on the status of your claim

Contact Symetra at

or
access your account online at
www.symetra.com/myGO and:

1. Register as a new user

After you've been contacted by Symetra, complete the New User Registration steps on the main page.

2. Log in to your account

Once you've registered, you can log in to your account to view/search your claim, download forms and more.



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Group disability income policies, insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004 are not available in any U.S. territory.

Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. For costs and complete details of the coverage, call your benefits representative.