

Group short-term disability insurance and leave of absence

How to file a claim

Policy #:

Policyholder:

To check on the status of your claim:

Contact Symetra at **1-877-377-6773**

(8 a.m. to 8 p.m. ET, Monday–Friday)
Or

Access your account online at
www.symetra.com/MyGO and:

1. Register as a new user

After you've been contacted by Symetra, click "Log in" and create a new user account.

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.

Contact us:

LADCLA@symetra.com
www.symetra.com/MyGO

Call **1-877-377-6773**

Monday through Friday
8 a.m. to 8 p.m. ET
Fax: 1-877-737-3650

Mailing address:
P.O. Box 1230
Enfield, CT 06083

① Know when to file

There may be times when you know you'll 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. You can submit your disability claim up to 30 days in advance for a surgery or up to 60 days in advance for a maternity claim. 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 employment information: title, job duties, location, date of hire, salary and your last day of active work.
- ✓ Your policy number (listed to the left).
- ✓ Your HR representative's name and phone number.
- ✓ The type of leave you are taking. If it's a disability, you'll also need your diagnosis (e.g., illness, injury, pregnancy).
- ✓ Your attending physician's name, telephone and fax numbers, if filing a disability claim.

③ Contact Symetra to start your claim

www.symetra.com/MyGO

- Click "Start a claim."
- Answer the prompted questions.
- Add any notes or comments.
- Submit form.

1-877-377-6773

Intake analysts are available
8 a.m. and 8 p.m. ET,
Monday through Friday.

A customer service representative will initiate your claim and assign it to a case manager.

You'll receive an email confirmation.



Calls received after normal business hours will be returned the next business day. Please leave a detailed message with the name of your employer, your first and last name, and a phone number where we can reach you.

*Filing deadlines may apply. Refer to your certificate of insurance for details.

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Frequently asked questions

What happens after I submit my claim?

Symetra may contact your employer to confirm your employment and eligibility. We'll schedule an initial interview with you to discuss your claim and may request further information. For leave of absence claims, we'll mail a packet for you to complete. It has details about your rights and responsibilities, and a health care certification form to confirm eligibility for the federal Family and Medical Leave Act (FMLA) and other state leaves.

What if my disability claim is denied?

Symetra will send an explanation letter along with instructions on how to file an appeal. The case manager will review any additional information you provide to support your original claim. If they find 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 is the Family and Medical Leave Act (FMLA)?

FMLA is a federal law that requires certain employers to provide up to 12 weeks of unpaid, job-protected leave to eligible employees for the following reasons:

- Incapacity due to pregnancy, prenatal medical care or childbirth.
- To care for your child after birth, adoption or foster care placement.
- To care for your spouse, dependent child or parent who has a serious health condition.
- A serious health condition that prevents you from performing your job.
- A qualifying exigency if your spouse, son, daughter or parent is a military member on covered active duty.
- To care for a covered service member with a serious injury or illness if you are their spouse, son, daughter, parent or next of kin (military caregiver leave).

Depending on where you work and/or live, you may be eligible for benefits under state laws requiring job-protected leave or other types of leave provided by your employer. For more information, contact your HR representative.



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Bellevue, WA 98004-5135
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Will I receive claim status notifications?

Claim approval, denial and closure letters will be mailed to you. We'll also email a claim status update to your employer. We don't share any personal medical information with your employer without your specific authorization. After a claim decision is made, your case manager will also reach out via phone to let you know your claim status. If you're filing an FMLA claim, you'll receive a separate FMLA-specific form in your packet.

Am I eligible for FMLA?

You're eligible for FMLA if you've worked with your current employer for 12 or more months, worked at least 1,250 hours with your current employer over the last 12 months and work at a location where the employer has at least 50 employees within 75 miles.

How often will I receive disability benefits?

If you qualify, short-term disability income benefits are typically paid weekly after the elimination period. If your employer self-pays their short-term disability income benefits, they may use a different payment schedule. For those eligible for long-term disability, benefits usually begin after short-term disability coverage ends and are paid every month at the end of each monthly cycle.

What if I am able to work part time?

For disability claims, Symetra will work with you and your employer to develop a rehabilitation plan that focuses on your current abilities and expected recovery. If accommodations can be made, a plan will be developed to allow 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.

Is pregnancy included in my disability benefits?

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

What happens when I return to work?

Please notify Symetra as soon as possible. Your employer may require a return to work note or fitness for duty form signed and dated by your physician with any restrictions and limitations noted. The form should be submitted to your employer as soon as possible, but no later than on the date of your return.

Do I have to request medical information from my provider?

For disability claims, your case manager will request information on your behalf. For FMLA leave requests, you are responsible for obtaining any required medical information from your provider—or providers for a family member, if your leave is to care for someone other than yourself.

Group short-term disability income policies are insured by, and absence management provided by, Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Policies are not available in any U.S. territory. Base certificate form number is GDC-4500 12/05.

Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions.