

## Group long-term disability insurance

# How to file a claim

**Policy #:**

**Policyholder:**

**Note:** The start date for your long-term disability benefits may be later than the date you begin your leave due to a possible elimination period required by your policy. Contact your benefits representative for more details.

### 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

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. If your disability is unplanned, please contact us as soon as possible.\* If you're already receiving short-term disability benefits from Symetra, you do not need to submit a long-term disability claim. Your long-term disability filing will be an automatic part of our process.

## ② Collect the following information

- ✓ Your contact information and Social Security number.
- ✓ Your job title and date of hire.
- ✓ Your policy number (listed to the left).
- ✓ Your condition—whether you're out of work due to illness, injury or pregnancy.
- ✓ Your attending physician's name, telephone and fax numbers.
- ✓ Documentation of other sources of income you may be receiving.

## ③ Contact Symetra to start your claim

[www.symetra.com/MyGO](http://www.symetra.com/MyGO)

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

1-877-377-6773

Please call between  
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.

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.

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

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## Frequently asked questions

### What if I have other sources of income?

Symetra will require documentation related to any other income sources you may have. Please have this information available and be ready to discuss it with your case manager, if necessary.

### What happens after I submit my disability claim?

Symetra will contact your employer to confirm information regarding your employment. We'll schedule an initial interview with you to discuss your claim, and we may request additional medical, occupational and/or financial information. After this call, we'll let you know about any outstanding issues and will make periodic contact with you and other sources for updates.

### How often will I receive benefits?

If you qualify, long-term disability benefits will begin after you have satisfied the elimination period.

### Will I receive claim status notifications?

Your case manager will call to let you know your claim status the day the approval/denial decision is made. A claim approval or denial letter will be mailed to you at the address you provide. A claim status update will also be sent via email to your employer. We don't share any personal medical information with your employer without your specific authorization.

### What if my claim is denied?

If your claim is denied, you'll receive an explanation letter along with instructions for filing an appeal if you disagree with our decision. Once an appeal letter is received, the claim will be reassigned to an appeals specialist for review.

### What happens when I'm ready to return to work?

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

### What if I'm on disability, but can return to work part time?

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 you a financial benefit while you gradually increase your work capacity.

**Note:** *If you're 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 1-877-377-6773

(8 a.m. to 8 p.m. ET, Monday–Friday)

or

#### Access your account online at [www.symetra.com/MyGO](http://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.



Symetra Life Insurance Company  
777 108th Avenue NE, Suite 1200  
Bellevue, WA 98004-5135  
[www.symetra.com](http://www.symetra.com)

Symetra® is a registered service mark of  
Symetra Life Insurance Company.

Group long-term 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. Base certificate form number is GDC-4500 12/05. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. For costs and complete details of the coverage, contact your benefits representative.