

Group long-term disability insurance and life waiver of premium

How to file a claim

Policy #:

Policyholder:

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.

③ Contact Symetra to start your long-term disability claim

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.

④ Symetra initiates your life waiver of premium claim

Once you start your long-term disability leave, the waiver of premium elimination period begins. Near the end of the elimination period, a review of the information in the long-term disability claim will be used to help determine your waiver of premium eligibility. If it appears you may be eligible, the assigned waiver of premium case manager will send acknowledgment letters to you and your policyholder, and may request additional information to make a final decision.

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

Continued >

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

Frequently asked questions

What happens after I submit my long-term disability claim?

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

Will I receive claim status notifications?

A claim approval or denial letter will be mailed to you at the address you provide. A claim status update will also be sent to your employer. For long-term disability claims, your case manager will call to let you know your claim status the day the approval/denial decision is made. 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.

How often will I receive benefits?

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

What if I have other sources of income?

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

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

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

What if I'm on disability, but able to 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.

A return to work, part time or full time, will mean you no longer qualify for waiver of premium.

Should I continue paying premiums during the waiver of premium elimination period?

Premium payments should continue as long as your coverage has not ended.

Can I be approved for long-term disability but not waiver of premium (or vice versa)?

Yes. The eligibility criteria for long-term disability, Social Security Disability Income and waiver of premium benefits are not the same. It's possible to be approved for one but not the other(s).

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.



Symetra Life Insurance Company
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Bellevue, WA 98004-5135

www.symetra.com

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

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. 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, call your benefits representative.