

How to file your disability income insurance claim

Policy #

Policyholder name

Step 1

Learn when to file your claim

There may be times when you know you will be taking time off, such as a scheduled surgery or a planned maternity leave. If you know the date your absence will begin, please call us ahead of time at 1-877-377-6773 and we can begin the claims process.

Step 2

Collect the following information

- Your contact information, including name, address, telephone number, social security number and date of birth
- Your employment background: title, job duties, location, date of hire, salary, and your last day of active work
- Your HR representative's name and phone number
- Your group policy number (listed above)
- Information about your condition, including office visit dates for any providers you have consulted
- Your attending physician's name, address, fax and telephone numbers

Step 3

Contact Symetra to start your claim

When you have everything in order, call us at 1-877-377-6773 between 8 a.m. and 6:30 p.m. ET, Monday-Friday to initiate your claim request. An Intake Analyst will collect your information and explain the filing process. He/she is there to make this process as simple as possible so feel free to ask questions and share any concerns.

Filing a disability claim can be overwhelming.

Not only are you coping with an illness or injury, but you need to ensure your finances are in order.

Whether you'll be on leave for 10 days or 10 months, the Symetra claims team is here to help you access disability income benefits while starting you on the road to recovery.



To file a claim call: 1-877-377-6773
8 a.m. to 6:30 p.m. ET
Monday-Friday
Fax: 1-877-737-3650

In the event of a planned absence such as a pregnancy or hospital stay, please call before your last day of work. If unplanned, please call as soon as possible.

Scan the code on the right to download and save the toll-free claims' office numbers to your smart phone or detach the wallet card.



Frequently Asked Questions

Is pregnancy included in my disability benefits?

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

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

Disability must be certified by a physician or midwife via medical records. If you become disabled before the expected date of birth, or *after* 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 paternity or maternity 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. Short-term disability insurance provides partial income replacement when you are unable to work due to a disabling condition that prevents you from performing the duties of your occupation. Please refer to your policy for your company's specific definition of disability.

What happens after I submit my disability claim?

Symetra will contact your employer to confirm information regarding your employment. We will schedule an initial interview to discuss your claim and may request further medical, occupational, and/or financial information. After this call, we will send a status letter outlining any outstanding issues.

How often will I receive benefits?

If you qualify, short-term disability benefits are paid on a weekly basis after any applicable waiting or elimination period. Long-term disability benefits begin after short-term disability coverage ends and are paid on a monthly basis at the end of each month. For example, if you were on disability leave from January 1 to January 31, you will receive benefits on or about January 31st.

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, an Absence Manager will conduct a review. If he/she finds that the new documentation supports re-opening your claim, it will be done. 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 Absence Manager will ask for a release form that is signed and dated by your attending physician. Once this is received, we will contact your employer to confirm a return-to-work date.

What if I am on disability leave 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 and 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 over paid.

This is a brief description of some claim procedures that may apply to your Symetra Group Disability Income Insurance policy. It is not intended to become part of your plan nor does it replace the information or benefits contained in the policy. If there is any conflict between the provisions in this document and the policy, the policy will prevail. For a complete description of coverage, contact your Human Resources department.

Disability Income is insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, and is not available in any U.S. territory. Benefit availability and provisions may vary by state.



Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
www.symetra.com

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

Have the following ready
before calling Symetra.

Policy #

- > Your contact information
- > Employment details, including your last day of work
- > Your HR representative's name and phone number
- > Information about your condition
- > Your attending physician's contact information