

Filing your long-term disability claim

Frequently Asked Questions

Don't let an injury or illness affect your income. Long-term disability (LTD) insurance from Symetra helps protect it if a health condition prevents you from working for an extended period.

When do I need to file an LTD claim?

If you know about an upcoming leave in advance, we encourage you to submit your claim approximately one to two months prior to the date your LTD benefits would be due, provided your absence has already begun. If you're already receiving short-term disability (STD) benefits from Symetra, you don't need to submit an LTD claim. Your LTD filing will be processed automatically.

How do I file my LTD claim?

Have the following information ready when filing your claim:

- Contact information and Social Security number
- Job title and hire date
- Group policy number (check with your HR office)
- Your condition (illness, injury, pregnancy)
- Physician's name, phone number and fax number

If you have an STD claim being processed by Symetra and your LTD benefits are due to begin in approximately one month, contact your case manager or a Symetra customer service representative to check the status of your claim. If you need to initiate a claim, contact your human resources department to request the necessary forms.

What happens once my LTD claim is submitted?

Once your claim is submitted, it'll be assigned to a case manager. Your case manager will make a claims decision after giving you a call to:

- Provide you with contact information.
- Explain how LTD will work.
- Ask questions pertinent to your claim.
- Answer any questions you might have.

If the claim is approved, a letter will be sent to explain your LTD benefit. Throughout the life of the claim, your case manager will be in touch with you and will assist with your return to work, if needed.

What other information may be helpful in determining my claim?

You're welcome to provide Symetra with any information you feel would affect the outcome of the claim, such as:

- Copies of your doctor's notes from your most recent visit, including detailed exam findings.
- Copies of any diagnostic testing results, exam evaluations and/or therapy reports.
- The date of your next doctor visit and current treatment plan.
- Any additional sources of income other than your LTD benefit.

How long will my claim be approved?

Each claim is managed according to its individual merits. While some claims are paid for a relatively short period of time, others are paid through the maximum duration of the benefit.

The duration of the claim can be affected by:

- The expected recovery period associated with your health condition(s).
- The ability to make reasonable accommodations to help you return to work.
- Any other clinical, vocational and contractual factors applicable to your specific situation.

At the time your claim is approved, or during subsequent extensions of your claim, Symetra will advise you of a pay-through date. The date represents the estimated period of time through which clinical, vocational and/or contractual factors would support a disability claim.

While you're receiving LTD benefits, Symetra will periodically confirm that you still meet eligibility requirements. If we receive information that results in the closure of the claim, we will cease the benefit payments.

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How are LTD benefits paid?

LTD is paid by check each month, at the end of the monthly period. For example, if you are to receive a payment representing the period of May 15–June 14, it will be issued to you on or about June 14.

If you'd like your LTD benefit payment to be made via electronic funds transfer (ETF), contact your case manager.

What if I'm unable to return to work by the date you are projecting?

If you're unable to return to work due to a medical condition on or near the projected return to work date indicated by Symetra, updated information will be required to determine if you remain eligible for benefits.

While Symetra will reach out to your provider for clinical information, you're encouraged to do so as well. We'll review this information to determine if you're eligible for additional benefits.

What other services does Symetra provide to help me during my disability?

After you file your claim, Symetra offers a number of programs to help you through your disability and get you back to work as soon as possible.

Your case manager will explain the counseling, legal and financial support available through our Employee Assistance Program (EAP).

You'll also hear about our HealthChampion health care navigation program that provides help with understanding your medical plan benefits, including any services accessed during disability leave. Please note that the EAP and HealthChampion may not be available in all states.

Symetra may be able to work with you, your provider and your employer regarding appropriate work-site and/or job accommodations to assist you with your return to work, when needed. Ask your case manager for more information.

What happens if I return to partial work but continue to be disabled?

Partial return to work during the elimination period is limited; please check with your human resources department and review the LTD contract for specific limitations. You may also be able to engage in partial work after your LTD benefits are payable.

Can Symetra assist me if I need to apply for Social Security benefits?

If your disability is so severe that you may not be able to return to work, you might be eligible for Social Security disability benefits. Even though your LTD benefit will be adjusted if you receive Social Security payments, there could be financial advantages to applying for them, such as:

- Cost-of-living increases
- Higher Social Security retirement benefits
- Medicare coverage
- Trial work period eligibility
- Tax advantages

A Symetra vendor will assist you—at no cost—through the Social Security application process. Contact your case manager for details.

What happens to my employee benefits while I'm collecting LTD benefits?

Contact your human resources department to learn what happens to your other benefits while collecting LTD benefits.

To check the status of your claim:



www.symetra.com/MyGO

Visit MyGO for 24/7 access:

- Register as a new user after you've been contacted by your case manager.
- Log in to your account any time to search for and view your claim.



1-877-377-6773

Call Symetra between 8 a.m. and 8 p.m. ET, Monday through Friday.



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