

Group disability insurance

After filing your short-term disability claim

Frequently Asked Questions

A disability could sink your finances if you're unable to work. If you're sick or injured, you can keep income coming with group short-term disability income insurance from Symetra.

How long will my claim be approved for?

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 your occupation.
- 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 period of time through which the clinical, vocational and/or contractual factors would support a disability claim.

What if I am unable to return to work by the pay-through date?

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

For benefit consideration beyond the pay-through date, you can provide the following information to aid in processing your claim:

- Copies of your provider's office notes from your most recent office visit along with detailed examination findings.
- Copies of any diagnostic testing results, examination evaluations or therapy reports.

While Symetra will reach out to your provider for clinical information, you are encouraged to do so as well. Symetra will review this information upon receipt to determine if you are eligible for additional benefits.

What other information may be helpful to Symetra in determining my claim?

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

- The date of your next office visit and current treatment plan.
- Current restrictions or limitations that are preventing you from returning to work.
- Your date of full-duty or light-duty return to work, if applicable.

Symetra will review the information in your claim to determine if you are eligible for additional 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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Will my short-term disability claim be approved for the same amount of time as my leave of absence under the Family and Medical Leave Act?

Not always. The requirements for an approved leave of absence under the Family and Medical Leave Act differ from the approval requirements for a short-term disability claim.

It's possible that your short-term disability claim's pay-through date could be longer or shorter than your approved leave of absence.

It's also true that not all employees are eligible for short-term disability benefits and not all employees are eligible for a leave of absence under the Family and Medical Leave Act. See your benefits representative with coverage questions.

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 health care navigation program that provides access to guidance consultants for help with understanding your medical plan benefits, including any services accessed during disability leave. Please note that our employee assistance program and health care navigation program may not be available in all states.

What happens to my other employee benefits while I am collecting short-term disability benefits?

Contact your benefits representative for questions relating to your other employee benefits.

What if my health condition does not enable my return to work?

If your health condition is so severe that you are unable to return to work, check with your employer to determine if you are eligible for long-term disability coverage.

If this benefit is available to you through Symetra and you satisfy the clinical, vocational and/or contractual requirements for long-term disability coverage, your short-term disability claim will be transferred to a long-term disability claim. Your case manager will work with you throughout the process.

How can I check the status of my claim?

To check the status of your claim, contact Symetra between 8 a.m. and 8 p.m. ET, Monday through Friday at **1-877-377-6773**.

For 24/7 access, visit www.symetra.com/MyGO and register as a new user of Symetra's portal. Once you complete this step, you can log in at any time to search for and view your claim.

For more information, contact your benefits representative.



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

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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 benefits representative.

Group short-term disability income policies are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, and are not available in any U.S. territory. Benefit availability and provisions may vary by state. Base policy form number is GDC-4500 12/05. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions.