

How to file a leave of absence claim

Policy #:

Policyholder:

1 Collect the following information

- Your contact information and Social Security number.
- 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).
- The type of leave you are taking.

To check on the status of your claim

Contact Symetra at

or
access your account online at
www.symetra.com/myGO and:

1. Register as a new user

After you've been contacted by Symetra, complete the New User Registration steps on the main page.

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.

2 Contact Symetra to start your claim

www.symetra.com/myGO

- Click on "Start My Claim."
- Select claim type (absence) from the drop-down list.
- Enter all required information.
- Add any notes or comments.
- Submit form.

You will receive a confirmation via email.

Intake analysts are available

They will initiate your claim request and explain the filing process. Calls received after normal business hours will be returned the next business day. Please leave a detailed message with the name of your employer, your first and last name and a phone number where we can reach you.

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Frequently Asked Questions

What happens after I submit my leave of absence claim?

Symetra may contact your employer to confirm information regarding your employment and eligibility. We will schedule an initial interview with you to discuss your claim and may request further information. We will mail you a packet containing your rights, responsibilities and a health care certificate form to confirm eligibility for the federal Family and Medical Leave Act (FMLA) and other state leaves.

What type of leave of absence am I eligible for with a pregnancy-related condition?

Assuming you meet certain criteria, you may be eligible for unpaid, job-protected leave under the FMLA. Protected leave during pregnancy and for bonding may also be provided if you reside in a state that has a state-level version of Family and Medical Leave or the FMLA. Some states offer a paid Family and Medical Leave type benefit. Your employer may also have a policy regarding the treatment of leave requests for a pregnancy-related condition.

What is FMLA?

FMLA is a federal law that requires certain employers to provide up to 12 weeks of unpaid, job-protected leave to eligible employees for the following reasons:

- Incapacity due to pregnancy, prenatal medical care or childbirth.
- To care for your child after birth, or placement for adoption or foster care.
- To care for your spouse, dependent child or parent who has a serious health condition.
- A serious health condition that prevents you from performing your job.

Depending on where you work and/or live, you may be eligible for benefits under state laws requiring job-protected leave or other types of leave provided by your employer. For more information, contact your HR representative.

Am I eligible for FMLA?

You are eligible for FMLA if you've worked with your current employer for 12 or more months or have worked at least 1,250 hours with your current employer over the last 12 months.

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, a Case Manager will conduct a review. If the Case Manager finds that the new documentation supports reopening your claim, we will do so. 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.

Will I receive claim status notifications?

Claim approval, denial and closure letters are mailed to you at the address you provide. A claim status update is also sent via email to your employer. If you are filing an FMLA claim, you will receive a separate FMLA-specific form in your packet. Your Case Manager will also reach out by phone to let you know your claim status.

Do I have to request medical information from my provider?

For FMLA leave requests, you are responsible for obtaining any required medical information from your provider, or your family member's provider if your leave is to care for someone other than yourself.

What if I need an extension to the prescribed number of calendar days in the FMLA timeline?

An additional seven business days may be added to the timeline for extenuating circumstances (for example, if you are in the hospital for a prolonged period of time, or if your provider's office is delayed in returning your information). There is also flexibility in the event of severe weather or a natural disaster. Symetra provides you with an FMLA Preliminary Notice of Eligibility letter that confirms the prescribed time frame under your employer's FMLA program. If you are unable to meet the time frame for returning complete FMLA paperwork, please call your Case Manager as soon as possible.

What happens when I return to work?

Please notify Symetra as soon as possible.

What if I am on leave but able to return to work part-time?

If the circumstances of your leave limit you to working part-time, you may want to consider filing for a reduced leave under the FMLA. If you reside in a state with a state-level version of Family and Medical leave, that program may also take into account reduced leave.



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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.