

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- Visit **HealthCare.gov** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website (naic.org) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.

How to file a claim

Policy #:

Policyholder:

When using MyGO for the first time, please use the policy information above to self-register before submitting a claim.

Contact us:

sbclaims@symetra.com
symetra.com/MyGO

Call 1-800-497-3699
Monday–Friday
6:30 a.m. to 5 p.m. CT
Fax: (715) 682-5919
Mailing address:
P.O. Box 440
Ashland, WI 54806

Option 1

Use your Symetra benefits ID card

- 1 Present your card at the time of service, and assign your benefits to your provider.
- 2 Your provider will file a claim with Symetra, and Symetra will pay the provider according to the policy.
- 3 Symetra will send you an Explanation of Benefits (EOB) showing how the claim was paid. You are responsible for paying any remaining balance.

Option 2

Use My Group Online (MyGO)

Initiate a claim within minutes on MyGO. This secure, user-friendly platform is available 24/7 through your computer or mobile device.

To submit your claim:

- 1 Log in to your account at symetra.com/MyGO and click “Submit my claim.”
- 2 Fill out a few simple fields and upload documents.
- 3 Hit “Submit.”

Option 3

Email, mail or fax a claim

- 1 Request an itemized bill (form UB04 or HCFA 1500) from your provider with a diagnosis code. For accident claims, you also need to write a statement explaining the date, place and cause of the accident.
- 2 Complete a claim submission form, which can be found on symetra.com/MyGO under “Forms.” We can also email, mail or fax this form to you.
- 3 Submit the above information to Symetra by email, mail or fax.

More with MyGO

With MyGO, you can also:

- Check the status of a claim.
- View an Explanation of Benefits.
- Download important forms.
- Request and/or view a benefits ID card.
- Submit scans, photos or electronic versions of claim documents.
- Set up direct deposit for benefit payments.

Continued >

Frequently asked questions

Do I need a referral to see a specialist?

No. Referrals are not required, and you do not need pre-authorization to see a specialist.

How much time do I have to file a claim?

You have 90 days from the date of service to file a fixed-payment insurance claim. The first expense for an accident claim must be incurred within 60 days after the date of accident.

When will Symetra make a decision on my claim?

Symetra typically makes a decision on a claim within 10 days of receiving completed claim forms and any additional required information. Depending on the complexity of the claim, this review period may be extended up to an additional 15 days. If your claim is approved, you can expect to receive payment within 7-10 days.

Can Symetra help me gather any remaining information from my medical provider?

Yes. Additional information such as doctor notes may be requested, and we're happy to help you gather the remaining details after you or a provider initiates a claim. We'll just need you to sign a release of information form so we can contact the provider on your behalf.

Does the policy have to be effective to receive benefits?

Yes. The services received must occur while the policy is active.



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Fixed-payment indemnity policies, insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, are not available in all U.S. states or any U.S. territory. They are designed to provide benefits at a preselected, fixed dollar amount. They are not a replacement for major medical or other comprehensive coverage, and do not satisfy the minimum essential coverage requirements of the Affordable Care Act. Base certificate form number is SBC-01505 6/20 8/13. Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. For costs and complete details of the coverage, contact your benefits representative.