

Critical Illness Insurance

How to file a claim



Your policy information

Policy #:

Policyholder:



Option 1

Use My Group Online ([MyGO](#))

Initiate a critical illness 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 Register your account at [symetra.com/MyGO](#). Log in and select **Submit my claim**.
- ② Fill out a few simple fields and upload documents.
- ③ Select **Submit**.

With MyGO, you can also:

- ✓ Check the status of a claim.
- ✓ View an Explanation of Benefits (EOB) and enroll in paperless statements.
- ✓ Download important forms.
- ✓ Submit scans, photos or electronic versions of claim documents.
- ✓ Enter banking information to receive ACH benefit payments.



Option 2

Contact Symetra

Start your critical illness claim by phone, email or fax. One of our representatives will walk you through the steps and send you the necessary documents.

[Continued >](#)

Frequently asked questions

When do I need to submit my claim?

We encourage submitting claims promptly after the date of diagnosis to help avoid delays.

When will Symetra make a decision on my claim?

Symetra typically makes decisions on claims within 10 business days of receiving all necessary information. If your claim is approved, you can expect to receive payment within 7–10 business 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 initiate a claim. We'll just need you to sign a release of information form so we can contact the provider on your behalf.

What if I have a claim that qualifies for benefits under more than one of my Symetra plans?

If you have multiple coverages with Symetra, we'll automatically cross-check to see if you're eligible for more than one benefit and will submit the claim(s) on your behalf.

Does the policy have to be in effect to receive benefits?

Yes. The diagnosis of a covered health condition must occur while the policy is active.

Are my critical illness benefits taxable?

Any critical illness benefits totaling more than the costs incurred for medical care are generally taxable if the employee or employer paid the premium on a pretax basis. It's also important to note that critical illness benefits may affect eligibility for public assistance like federal, state or local welfare programs. For specific information, please consult a tax professional and/or your benefits representative.

Contact us for additional questions about your coverage and filing a claim.



Call 1-800-497-3699
Monday through Friday
8 a.m. to 8 p.m. ET



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Critical illness 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 provide benefits at a preselected, fixed dollar amount for covered conditions. 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.

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.