

# How to file a claim

## Accident Insurance

**Policy #:**  
**Policyholder:**

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



### Option 1

#### Use My Group Online (MyGO)

Initiate an accident 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 [www.symetra.com/MyGO](http://www.symetra.com/MyGO) and click “Submit my claim.”
- 2 Fill out a few simple fields and upload documents.
- 3 Hit “Submit.”



### More with MyGO

On MyGO, you can also:

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



### Option 2

#### Email, mail or fax a claim

- 1 Request an itemized bill (form UB04 or HCFA 1500) from your provider with diagnosis and procedure codes.
- 2 Write a statement describing the date, place and cause of the accident.
- 3 Complete a claim submission form, which can be found on [www.symetra.com/MyGO](http://www.symetra.com/MyGO) under “Forms.” We can also email, mail or fax this form to you.
- 4 Submit the above information to Symetra by email, mail or fax.

### Contact us:

[sbclaims@symetra.com](mailto:sbclaims@symetra.com)  
[www.symetra.com/MyGO](http://www.symetra.com/MyGO)

Call 1-800-497-3699  
Monday through Friday  
8 a.m. to 8 p.m. ET  
Fax: (715) 682-5919

Mailing address:  
P.O. Box 674419  
Houston, TX 77267-4419



If you have multiple coverages with Symetra, we'll automatically check to ensure you receive all eligible benefits.

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## Frequently asked questions

### When do I need to submit my claim?

All claims must be submitted within one year of the date of service. The first expense for an accident claim must be incurred within 60 days after the date of the accident.

### When will Symetra make a decision on my claim?

Symetra typically makes decisions on claims 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 in effect to receive benefits?

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



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Symetra® is a registered service mark of  
Symetra Life Insurance Company.

Accident coverage is insured by Symetra National Life Insurance Company, 777 108th Ave NE, Suite 1200, Bellevue, WA 98004. Per Occurrence Accident pays benefits up to a preselected, per occurrence amount and does not cover losses due to sickness, nor does it cover the cost of all hospital and medical services. Scheduled Benefit Accident pays a fixed amount and does not cover losses due to sickness, nor does it cover the cost of all hospital and medical services.

**THIS POLICY IS ISSUED AS AN ACCIDENT ONLY POLICY. IT DOES NOT PAY BENEFITS FOR LOSS CAUSED BY ILLNESS.**

It is not a replacement for major medical or other comprehensive coverage and does 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. To learn more, contact your benefits representative.