Leave of absence

How to file a claim



Policy #:

Policyholder:

To check on the status of your claim

Contact Symetra at 1-877-377-6773 (8 a.m. to 8 p.m. ET, Monday–Friday) 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.

Contact us:

LADCLA@symetra.com www.symetra.com/MyGO

Call 1-877-377-6773

Monday through Friday 8 a.m. to 8 p.m. ET Fax: 1-877-737-3650

Mailing address: P.O. Box 1230 Enfield, CT 06083

1 Know when to file

There may be times when you know you will be taking time off, such as a scheduled surgery or planned maternity leave. If you know the date your time away from work will begin, please let us know ahead of time so we can start the claims process early. You can submit your absence claim up to 30 days in advance for a surgery or up to 60 days in advance for a maternity claim. If your leave of absence is unplanned, please contact us as soon as possible.

2 Collect the following information

- Your contact information and Social Security number.
- Your employment information: title, job duties, location, date of hire and your last day of active work.
- Your HR representative's name and phone number.

3 Contact Symetra to start your claim

www.symetra.com/MyGO

- Click "Start My Claim."
- Answer the prompted questions.
- Add any notes or comments.
- Submit form.

You'll receive a confirmation via email.

1-877-377-6773

Intake analysts are available 8 a.m. to 8 p.m. ET, from Monday to Friday.

They'll 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'll schedule an initial interview with you to discuss your claim and may request further information. We'll 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 with your child may also be provided if you reside in a state that has a state-level version of Family and Medical Leave. 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, adoption or foster care placement.
- 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.
- A qualifying exigency if your spouse, son, daughter or parent is a military member on covered active duty.
- To care for a covered service member with a serious injury or illness if you are their spouse, son, daughter, parent or next of kin (military caregiver leave).

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.



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www.symetra.com

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Am I eligible for FMLA?

You're eligible for FMLA if you've worked with your current employer for 12 or more months, worked at least 1,250 hours with your current employer over the last 12 months and work at a location where the employer has at least 50 employees within 75 miles.

What if my leave is denied because of late paperwork?

If your certification is submitted late, and there are extenuating circumstances, then your leave may be reopened and approvable for the duration of the leave request. However, if the paperwork is submitted late without reasonable circumstances, then your absences may not be protected under FMLA.

Will I receive claim status notifications?

Claim approval, denial and closure letters will be sent to you via mail or email based on your claim paperwork preference selected at claim submission. A claim status update will also be sent via email to your employer. If you're filing an FMLA claim, you'll 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 for completing FMLA paperwork?

An additional seven calendar days may be added to the timeline for extenuating circumstances (for example, if you're in the hospital for a prolonged period of time, or if your provider's office is delayed in returning your information). There's 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're 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'm 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-schedule 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-schedule leave.

Absence Management is provided by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004 and is not available in any U.S. territory.

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.