

Group life and AD&D insurance

Frequently asked claims questions

Life insurance provides important financial protection for your employees' families that can help pay for funeral costs, mortgages, college tuition and more. Our group term life insurance offers coverage through convenient payroll deduction, plus accidental death and dismemberment (AD&D) benefits for further protection.

How do I initiate a claim?

To initiate a claim, download the appropriate claim form from the benefits portal at symetra.com/GO. Fill out the claim form, gather the supporting documentation listed in the claim packet, and submit them to Symetra via email, fax or mail as instructed in the claim packet.

What happens after the claim is submitted?

The claim will be assigned to a claims specialist within one day of receipt. A letter acknowledging receipt will be sent to you and the insured or beneficiaries, if applicable. The claim will be reviewed within three business days. If additional information is needed to make a claim determination, it will be requested from you or the insured.

How long does it take for a claim to be paid?

Once all necessary information is obtained, payment usually takes less than five business days. Payment is sent directly to any beneficiaries (or the insured in the case of an accelerated benefit or accidental dismemberment claim), and the policyholder will be notified in writing.

Who do I contact if I have a question about a claim?

Call our toll-free number, **1-877-377-6773**, or send an email to LADCLA@symetra.com. Refer to the claim number found in the acknowledgment letter.

How can I check the status of a claim?

Call Symetra at **1-877-377-6773** or log into the GO portal at symetra.com/GO to view your claim information.

When should a waiver of premium claim be filed?

A waiver of premium claim should be filed if an insured has been continuously off work due to illness or injury for the elimination period specified in your policy. Claims cannot be filed more than one year after the member's last day of work.

Will life insurance premium payments continue during the waiver of premium elimination period?

Premium payments should continue as long as the insured's coverage hasn't ended.

Should the insured apply for conversion and/or portability if a waiver of premium claim has already been submitted?

If the insured's coverage ends during the waiver of premium elimination period, the member may exercise the conversion and/or portability opportunities specified in the policy. This will ensure continued coverage in the event the waiver of premium claim is not approved. If approved, they must surrender their conversion or portability coverage for the waiver of premium benefit to become effective.

If the insured isn't able to work due to a terminal illness, should a waiver of premium claim be filed?

If the member has an active long-term disability claim with Symetra, we'll automatically open a waiver of premium claim for them. If the member is enrolled in disability coverage but hasn't filed a claim, they should start their disability claim, and we'll automatically open a waiver of premium claim for them. If the member isn't

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enrolled in disability coverage, you'll need to access the waiver of premium claim packet, complete the policyholder statement and provide the member with the claimant statement.

How long does it take to determine eligibility for the waiver of premium?

A decision will be communicated to you and the member near the end of the elimination period specified in your policy, provided all necessary documentation has been received. If documentation is received after the elimination period ends, a decision will be communicated within five days of receipt.

Can an insured be approved for long-term disability but not waiver of premium or vice versa?

Yes. The eligibility criteria for long-term disability, Social Security Disability Insurance and waiver of premium benefits are not the same. It's possible to be approved for one but not the other.

Can a claim be processed when the death certificate notes the cause of death as "pending" or "to be determined"?

The specific cause of death must be listed on the death certificate before the claim can be processed. When a death certificate does not include the specific cause of death, an amended death certificate is usually issued shortly thereafter. If there is an extended delay or difficulty obtaining the amended death certificate, contact the life claims specialist for assistance.

Can the life portion of a life and accidental death claim be paid if the investigation of accidental death is ongoing?

Yes. If we determine the insured was eligible for the life benefit, it will be paid immediately.

Is the original enrollment form required?

We accept copies of enrollment forms.

What if a beneficiary form isn't available?

Submit the claim with the documents you have available. Include a note explaining why you don't have a beneficiary form. The claims specialist will review the claim and determine any appropriate beneficiaries in accordance with the policy. You won't need anyone to complete a Beneficiary Statement in this situation.

Can a benefit payment be issued to a beneficiary residing in a foreign country?

Yes. Benefits will be issued in U.S. dollars. If the beneficiary does not have a Taxpayer Identification Number or Social Security number, the payment may be subject to withholding tax.

Does the beneficiary designation in a will supersede a beneficiary designation for the group life insurance policy?

No. The beneficiary designation for the group life insurance policy will determine any beneficiaries.

What happens if the beneficiary is a minor?

If the beneficiary is a minor child, the custodian or guardian should complete the Beneficiary Statement on their behalf. State laws do not allow payment of a benefit directly to a minor. Benefits may be paid to a court-appointed guardian of the minor beneficiary's estate or, depending on the beneficiary's state of residence and the amount of the payment, to an adult custodian under the Uniform Transfer to Minors Act (UTMA). A third option is for Symetra to hold the proceeds in an interest-bearing account until the minor beneficiary reaches legal age, at which time the benefit will be paid directly to the beneficiary. The life claims specialist will discuss these options with the custodian of the minor beneficiary.

What is the effect of divorce on beneficiary designations?

This varies based on applicable state law and whether the group plan is subject to ERISA. Symetra will require a copy of the full divorce decree and will review accordingly.

Can a funeral home be paid directly?

The funeral home may be paid directly if we receive a funeral home assignment that identifies the Symetra policy and is signed by the beneficiary.¹ If there is more than one beneficiary and the intent is for the beneficiaries to share in the reimbursement, each beneficiary must sign an assignment. Assignment forms are provided by the funeral home.

What happens if the beneficiary is an estate or trust?

If the beneficiary is an estate or trust, the executor, administrator or trustee should complete the Beneficiary Statement and provide a copy of the estate papers or trust agreement.

Is the life insurance benefit taxable?

While life insurance proceeds are not taxable, interest payable on the proceeds may be considered taxable income. If the interest payable on a life insurance claim totals more than \$600, Symetra will mail an **IRS 1099-INT** form to the recipient in January of the year following the claim payment.

Accelerated benefit proceeds may be considered taxable income. If an accelerated benefit payment is made, Symetra will send an **IRS 1099-MISC** form to the recipient in January of the year following the claim payment.

In either case, the recipient should consult a tax professional for more information.

What if a claim or payment of a benefit is denied?

Symetra will send an explanation letter to the insured or beneficiaries with instructions on how to file an appeal if they disagree with our decision. You will receive written notice that the claim or a benefit has been denied. If we receive additional information and/or an appeal, the claim will be reviewed by the claims specialist or assigned to an appeals specialist for review, as applicable. Based on the outcome of the review, a letter will be sent to you and the insured or beneficiaries.

For more information, contact your Symetra representative.



Contact us

LADCLA@symetra.com
[symetra.com/GO](https://www.symetra.com/GO)

Call 1-877-377-6773
Monday–Friday
8 a.m. to 8 p.m. ET

Fax:
1-877-737-3650

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



www.symetra.com
www.symetra.com/ny

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This is a brief description of some claim procedures that may apply to your Symetra Group Life policy. It is not intended to become part of your plan, nor does it replace the information or benefits contained in the policy. If there is any conflict between the provisions in this document and the policy, the policy will prevail.

Symetra Life Insurance Company is the parent company of First Symetra National Life Insurance Company of New York (collectively, "Symetra"). Symetra Life Insurance Company does not solicit business in the state of New York and is not authorized to do so. Each company is responsible for its own financial obligations. Group life policies, insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, are not available in any U.S. territory. Base policy form number is LGC-13000 08/06. In New York, group life policies are insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124. Policy form number is LGC-03300/NY 1/14.

Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. For costs and complete details of the coverage, contact your Symetra representative.

¹ A funeral home assignment cannot be completed on behalf of a minor beneficiary.