

Accident Insurance

How to file a claim



Your policy information

Policy #:

Policyholder:



Option 1

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

Initiate an accident claim in 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](#) 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

Email, mail or fax a claim

- ① Request an itemized bill (**form UB-04 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 [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.

[Continued >](#)

Frequently asked questions

When do I need to submit my claim?

We encourage submitting claims promptly after the date of service 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.

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.

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.

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.

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



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

Fax: (715) 682-5919



Mailing address:

P.O. Box 674419
Houston, TX 77267-4419



Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
www.symetra.com

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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.