

# How to file a claim

## Critical Illness Insurance

**Policy #:** 12729000

**Policyholder:**

Clarinda Regional Health Center

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 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 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.”

### Option 2

#### Contact Symetra

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

### More with MyGO

On MyGO, you can also:

- Check the status of a claim.
- View an Explanation of Benefits (EOB).
- Submit scans, photos or electronic versions of claim documents.
- Download important forms.
- Set up direct deposit for benefit payments.

#### 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

7:30 a.m. to 6 p.m. ET

Fax: (715) 682-5919

Mailing address:

P.O. Box 440

Ashland, WI 54806



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

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## Frequently asked questions

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

Your claim can be submitted within one year of the date of diagnosis. Please refer to your certificate for complete details.

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

We typically make claims decisions 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 effective to receive benefits?

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

### Are my critical illness benefits taxable?

Benefits may be taxable and may affect eligibility for public assistance like federal, state or local welfare programs. Any critical illness benefits beyond the costs you incur for medical care may be taxable, depending on whether you or your employer paid the premium, and whether premiums were paid on a pretax or after-tax basis. Consult a tax professional and/or your benefits representative if you have any questions.



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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. Base certificate form numbers are SBC-00535-CERT 4/14 and SBC-04535 1/21. 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.