

How to file a life or accidental death claim

Policy #

Policyholder name

Scan the code to download the toll-free claims office number to your smartphone.



Questions about filing a claim?

1-877-377-6773

8 a.m. to 8 p.m. ET

Monday–Friday

LADCLA@symetra.com

STEP
1

Collect the following information

- Member's employment and insurance information including life insurance class, company division, date of hire, coverage effective date, last day worked and (if applicable) employment termination date and salary if benefit is a multiple of earnings
- Member's (and if applicable, dependent's) demographics including address, Social Security number, date of birth and deceased person's date of death

STEP
2

Log in to the Group Online (GO) portal

www.symetra.com and click "Log in to my account"

Initiate a claim in GO:

- Click on "Initiate a Claim"
 - Select claim type (Life) from the drop-down list
 - Select "Primary Insured" or "Dependent" from the drop-down list
 - Enter all required information and any notes or comments
 - Submit form and a claim will be set up the same day
- Download the death claim packet from the "Forms" tab and complete as instructed
 - Submit the completed forms and supporting documentation as instructed in the claim packet

Or initiate a claim by mail:

- Click on the "Forms" tab in GO
 - Download the death claim packet
 - Enter all required information
 - Mail the completed claim form and supporting documentation as instructed in the packet

Supporting documentation

- Original certified death certificate with cause and manner of death for non-accident claims in excess of \$250,000 and for accident claims in excess of \$150,000; otherwise, a photocopy is acceptable
- All enrollment and beneficiary forms completed by the member. Screen shots of electronic enrollment and beneficiary elections are acceptable if the history can be shown
- Completed "Beneficiary Statement" from each beneficiary (or member if death of a dependent)
- Proof of earnings as defined in your policy for claims in excess of \$100,000 when benefit amount is based on earnings
- If death is due to an accident, provide supporting documents (accident or police report, newspaper article, etc.) and medical authorization form completed by the member or beneficiary
 - You may request that the beneficiary or member mail the death certificate, Beneficiary Statement(s) and, if applicable, accidental death supporting documents directly to Symetra

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Frequently Asked Questions

What happens after the claim is submitted?

The claim will be assigned to a Life Claims Specialist the day it is received. A letter acknowledging receipt will be sent to the policyholder and beneficiary (or beneficiaries, if more than one). The claim will be reviewed within 48 hours; if additional information is needed to make a claim determination, it will be requested from the policyholder or beneficiary.

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 the beneficiary(ies) 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?

Contact Symetra by phone at 1-877-377-6773 or log in to the GO portal through www.symetra.com to view your claim data.

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 even though the investigation of accidental death is ongoing?

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

Is the original enrollment form required?

The original form is required when the claim is for a member death. Copies should be submitted for the death of a dependent.

What if an enrollment and/or beneficiary form is not available?

Submit the claim with the documents you have available. Include a note explaining that you have no enrollment or beneficiary forms and why. The Life Claims Specialist will review the claim and determine the appropriate beneficiary(ies) in accordance with the policy. You will not have anyone 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 Tax Identification Number or Social Security Number, the payment may be subject to withholding tax.

Does the beneficiary designation in a will have control over a beneficiary designation for the group life insurance policy?

No. The beneficiary designation for the group life insurance policy will determine the beneficiary(ies).

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 his or her 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. Typically, Symetra cannot enforce the terms of divorce decrees absent a court order directing Symetra to take specific action.

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 beneficiary¹. 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 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. The recipient should consult a tax advisor for more information.

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

Symetra will send an explanation letter to the beneficiary(ies) with instructions on how to file an appeal if the beneficiary disagrees with our decision. The policyholder will receive written notice that the claim or a benefit has been denied. If we receive additional information to support the original claim, a Life Claims Specialist will conduct a review. If the new documentation supports re-opening the claim, we will do so. If no new information is sent with the appeal, or if the original decision is upheld, the file will be assigned to an Appeals Specialist for further review.



www.symetra.com

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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. For a complete description of coverage, contact your Human Resources department.

Group insurance policies are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, and are not available in any U.S. territory. Benefit availability and provisions may vary by state.

¹ Not applicable if minor beneficiary.