

Don't let an injury or illness affect your income. Long-term disability (LTD) insurance from Symetra helps protect it if a health condition prevents you from working for an extended period.

If you know about an upcoming leave in advance, we encourage you to submit your claim approximately one to two months prior to the date your LTD benefits would be due, provided your absence has already begun. If you're already receiving short-term disability (STD) benefits from Symetra, you don't need to submit an LTD claim. Your LTD filing will be processed automatically.

Have the following information ready when filing your claim:

- Contact information and Social Security number
- Job title and hire date
- Group policy number (check with your HR office)
- Your condition (illness, injury, pregnancy)
- Physician's name, phone number and fax number

If you have an STD claim being processed by Symetra and your LTD benefits are due to begin in approximately one month, contact your case manager or a Symetra customer service representative to check the status of your claim. If you need to initiate a claim, contact your human resources department to request the necessary forms.

Once your claim is submitted, it'll be assigned to a case manager. Your case manager will make a claims decision after giving you a call to:

- Provide you with contact information.
- Explain how LTD will work.
- Ask questions pertinent to your claim.
- Answer any questions you might have.

If the claim is approved, a letter will be sent to explain your LTD benefit. Throughout the life of the claim, your case

