SYMETRA
RETIREMENT | BENEFITS | LIFE

Hospital Indemnity Insurance

How to file a claim

Your policy information

Policy #:
13404000

Policyholder:
Vanguard Academy Charter School

Option 1

Use My Group Online (MyGO)

Initiate a 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. Log in 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 hospital stay.
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.

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Frequently asked questions

Do I need pre-authorization for an inpatient hospital stay?

No. Pre-authorization is not required for an inpatient hospital stay.

How much time do I have to file a 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 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
Fax: (715) 682-5919

Mailing address:
P.O. Box 674419
Houston, TX 77267-4419

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Fixed-Payment Indemnity policies (also known as "Hospital Indemnity 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 are designed to provide benefits at a preselected, fixed dollar amount. 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.

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.