

# Quick claims approvals when they're needed most

## Symetra Swift Programs

GROUP DISABILITY INSURANCE



# Accelerated claims for common conditions



Our **Swift Programs** are designed to streamline the claims approval process so your employees can focus on what matters most.

## Swift Maternity | Swift Compassionate | Swift Surgery

When an employee has a major medical event, they should be able to focus on their health—not on whether they'll receive their benefit payments.

That's why we created Swift Programs, our streamlined claims approval process for childbirth, life-changing diagnoses and routine surgeries.

**When a benefits-eligible employee files a claim for a condition or procedure covered under the program, we'll approve the initial payments even if we can't reach their health care provider.**

The result is a better experience for the employee at a time when they need it most.





# Swift Maternity

We've made the claims process as easy as possible for expectant mothers, so they can spend more time on getting to know their little one.

Employees who are pregnant can file a short-term disability claim up to 60 days before their due date, even if they're still at work. If they deliver earlier or later than anticipated, or if they must stop working before their due date, we can adjust their benefit period as needed.

## Simple birth confirmations

**To confirm their baby's birth, the employee can simply email any of the following to us:\***

- ✓ A photo or scan of the baby's maternity ward identification bracelet.
- ✓ The baby's birth certificate.
- ✓ Their discharge paperwork.
- ✓ A statement from the attending physician.
- ✓ Any other medical documentation indicating procedure or date of birth/delivery.

\* Additional medical information may be needed in some situations



# Swift Compassionate

When an employee is diagnosed with a serious illness or condition, they often need to make urgent decisions about their care and start treatment right away. To help with these decisions, we've expedited the claims process for many diagnoses.

Upon receiving a claim, one of our short-term disability case managers will contact the employee and their health care provider to confirm the diagnosis and treatment.

While the case manager is waiting for information from the attending physician or provider, they'll make a preliminary approval of 28 days or until the employee's anticipated return-to-work date—whichever is sooner.

## Eligible diagnoses:

- Stage IV cancers
- End-stage renal (kidney) disease

## Additional covered conditions:

- Receiving inpatient or home hospice



# Swift Surgery

We've created a better experience for common disabling surgical procedures through faster initial claim decisions.

When a benefits-eligible employee files a claim for a covered surgery, they'll be contacted by one of our case managers, who then will reach out to their health care provider to confirm the diagnosis and treatment.

If the case manager can't reach the provider, they'll still make a preliminary approval of 28 days or until the employee's anticipated return-to-work date—whichever is sooner.

## Example surgeries:

- > Total knee
- > Total or partial hip
- > Hysterectomy
- > Colorectal resection
- > Coronary artery bypass grafting (CABG)



# Consultations in real-time

Our clinical and vocational teams are available to help our case managers every day, in real time, so we can provide instant documentation, review a higher claims volume, and facilitate quicker claims decisions.

---

**For more information about our Swift Programs,  
contact your Symetra representative.**



[www.symetra.com](http://www.symetra.com)  
[www.symetra.com/ny](http://www.symetra.com/ny)

Symetra® is a registered service mark of  
Symetra Life Insurance Company.

Symetra Life Insurance Company is a direct subsidiary of Symetra Financial Corporation. First Symetra National Life Insurance Company of New York is a direct subsidiary of Symetra Life Insurance Company and is an indirect subsidiary of Symetra Financial Corporation (collectively, "Symetra"). Neither Symetra Financial Corporation nor Symetra Life Insurance Company solicits business in the state of New York and they are not authorized to do so. Each company is responsible for its own financial obligations.

Group benefits are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Benefits may not be available in all states and are not available in any U.S. territory.

In New York, group benefits are insured by First Symetra National Life Insurance Company of New York, New York, NY. Mailing address: P.O. Box 34690, Seattle, WA 98124.

Policies may be subject to exclusions, limitations, reductions and termination of benefit provisions.