

# 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 then will reach out to 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 also created a better experience through faster initial claim decisions for common disabling surgical procedures.

When an employee covered under Symetra group short-term disability insurance 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 isn't able to 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)



# Consults on the go

Twice daily our nurses and vocational rehabilitation consultants (VRCs) walk through our claims department with rolling laptops. Case Managers use a green flag to call for VRC support and a blue flag for nursing support. This helps ensure claimants get real-time answers as quickly and efficiently as possible.

## Highlights

- ✓ Convenient and educational
- ✓ Floor walks twice each day
- ✓ Immediate claim notes for next steps
- ✓ Keeps case managers accessible



Our clinical and vocational teams are available to help our Case Managers all day, all week long in real time. That means we're able to provide instant documentation and review a higher volume of claims to help facilitate quicker claims decisions.

## SYMETRA SWIFT PROGRAMS

A streamlined approach to the claims approval process so your employees can focus on what matters most.





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

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