

## Stop Loss

# Accelerated reimbursement for catastrophic claims

## Preferred ASO Claim Advance

Symetra's Preferred ASO Claim Advance option can significantly reduce the wait time for specific claim reimbursements and help relieve some of the financial pressure associated with high-dollar, catastrophic claims.

The Preferred ASO Claim program was launched in September 2014. Since then we've had:

**163**

Policyholders who have benefited from the program

**742**

Transactions to date

**2 DAYS**

Average turnaround time

Statistics as of 10/26/21

Symetra has proven partnerships with ASO providers and understands their reporting workflows. We'll work with you, your broker and your ASO provider to ensure you have funds available when you need them.

Initially, Symetra will accept a simplified claim data set on a catastrophic claim in order to accelerate your reimbursement. Once the scheduled reporting is received, we'll complete our usual audit and review process to reimburse any additional monies owed or adjust any variances.

### Two simple steps to get started

#### Step 1: Gather required information

- Verification of claimant eligibility
- Amount of the reimbursement request
- Statement confirming that policy provisions are met

#### Step 2: Submit a Preferred ASO Claim Advance

- Via email to [ASOADV@symetra.com](mailto:ASOADV@symetra.com)
- Via fax to 1-866-348-0055
- Via phone at 1-800-426-7784

### What happens next

- You'll receive the electronic funds transfer (EFT) or paper check within two business days.
- Symetra will review and process the claim. If additional monies are due they'll be sent to the policyholder.

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**Faster claims  
reimbursement for  
your peace of mind**

Let us show you how our personalized customer service and over 45 years of experience can make a difference for you.<sup>1</sup>

## Frequently Asked Questions

### What information is required to verify claimant eligibility?

The claimant and insured's name, date of birth, relationship to insured, effective date and date of hire.

### Is there a minimum amount we can request?

Yes, \$1,000. This information can be found in the Individual Advance Funding Endorsement to your policy. However, most groups elect to use a claim threshold equivalent to twice the policy deductible amount for requests filed under this program.

### What would cause a claim to be denied?

It's important to review your policy prior to submitting an advance funding request. If the submitted claim request doesn't follow the terms of your policy, the advance funding request will be denied. If you have any questions, please contact Symetra prior to submitting your claim. We'll be happy to assist you.

### What would cause a payment to be delayed?

Incorrect banking and payment information may delay receipt of an EFT payment. Please ensure all banking information for an EFT is correct, and notify Symetra of any banking institution changes. A complete and accurate street address is required for an overnight check request.

### What if the funds are not used for the claim?

Advanced funds must be used to pay the covered expenses within five working days following receipt of funds. If the funds, or any portion of the funds, are not used as required within this timeframe, you must repay Symetra the advanced funds within 10 working days of receiving the funds.

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## For more information, contact your Symetra representative.

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Stop loss policies are insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004. Base policy is ELC-24000 7/19. In New York, stop loss policies are insured by First Symetra National Life Insurance Company of New York, New York, NY., Mailing address: P.O. Box 34690, Seattle, WA 98124. Policy form number is ELC-24000/NY 7/19.

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

<sup>1</sup> Sixteen years for First Symetra National Life Insurance Company of New York.



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