



# Disability

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## Group Short-Term Disability Insurance

**Don't let an illness or injury  
stop your income**



**You might think you'll never be disabled, but short-term disabilities are more common than you may think.**

Pregnancy, digestive disorders and a broken collarbone are just a few conditions that may qualify for claims. If you're unable to work due to an illness or injury, how long can you and your family meet your financial needs without your income?

Symetra group short-term disability insurance helps to protect your income when it matters most. And by enrolling in this valuable insurance at work, you can take advantage of a simplified process.



### **Take advantage of a simplified process with:**

- ✓ Simple enrollment—  
Our streamlined application process makes it easy to start coverage.
- ✓ No medical questionnaires if enrolling during your initial eligibility period.<sup>1</sup>
- ✓ Convenient payroll deductions if any premium is owed.

### **Ready to get started?**

- 1** Review your enrollment information
- 2** Follow the steps outlined by your benefits team
- 3** Complete and submit your enrollment

## How short-term disability insurance works

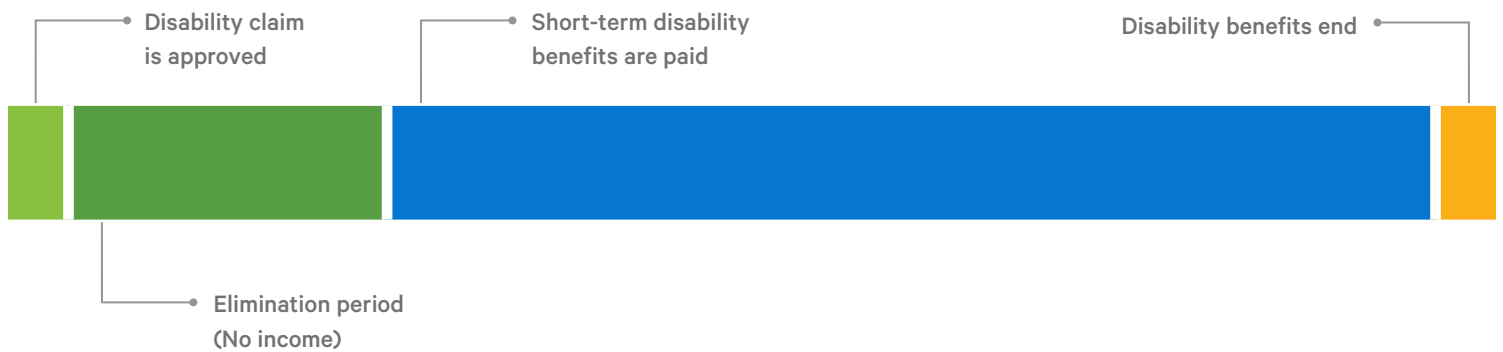
Short-term disability insurance replaces a portion of your income if you become too sick or injured to work.

Benefit payments for an approved claim will begin once a certain amount of time has passed—called the **elimination period**—after the start of your disabling condition.

You'll receive these benefits for a limited time—usually nine weeks to a year—or until you return to work.

Accommodations may be made for a gradual return to work. Talk to your benefits representative to learn more.

### Disability elimination period and benefit payments timeline



## What happens if you're not able to work because of a disabling illness or injury?

Not only is disability more common than you think, but you might not be as financially prepared for one as you would hope.

1/2

Over **half** of Americans have less than 3 months of emergency savings.<sup>2</sup>

7.8 million

**7.8 million** workers had an illness-related work absence in January 2022.<sup>3</sup>

\$1,538/month

The average benefit paid by Social Security Disability Insurance was **\$1,538** a month, or \$18,458 annually. That's barely above the poverty line for a one-person household.<sup>4</sup>

## Example

### Meet Ashley



On her last hiking trip, Ashley took a hard fall and broke her leg. **The bad news:** Her doctor said it could be weeks before she could get back to work. **The good news:** She didn't have to worry about her income. The disability insurance she purchased through her employer replaced some of her income while she was out. Now, she can focus on getting back on her feet—both at work and on the trails.

### Ashley's short-term disability benefits timeline

Note: This example is for illustrative purposes only and is meant to provide a general overview of how coverage works. Any resemblance to actual persons is purely coincidental.

	Ashley gets hurt and is unable to work. She files a short-term disability claim with Symetra.
	During the elimination period, Ashley does not receive disability benefits, but she can use any remaining paid time off to fill income gaps.
	Ashley's disability benefits begin. She is approved for a benefit that pays 60% of her weekly income for up to nine weeks.
	Ashley makes a full recovery and returns to work with no limitations. Her disability benefits end.

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**To learn more, contact your company's benefits representative.**

Group short-term disability income policies, insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, are not available in any U.S. territory. Base certificate form number is GDC-4500 12/05.

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.

<sup>1</sup> Up to the maximum guaranteed issue amount; may be subject to limitations for preexisting conditions.

<sup>2</sup> "Over half of Americans have less than 3 months worth of emergency savings" CNBC Make It. Published Jul. 28, 2021, <https://www.cnbc.com/2021/07/28/51percent-of-americans-have-less-than-3-months-worth-of-emergency-savings.html>.

<sup>3</sup> "7.8 million workers had an illness-related work absence in January 2022," Bureau of Labor Statistics, U.S. Department of Labor. Published Feb. 9, 2022, <https://www.bls.gov/opub/ted/2022/7-8-million-workers-had-an-illness-related-work-absence-in-january-2022.htm#:~:text=In%20January%202022%2C%20about%203.6%20million%20employed%20people,or%20medical%20problem%20or%20appointment%20in%20January%202022.>

<sup>4</sup> "Monthly Statistical Snapshot, April 2022," Social Security Administration. Published May 2022, [https://www.ssa.gov/policy/docs/quickfacts/stat\\_snapshot/](https://www.ssa.gov/policy/docs/quickfacts/stat_snapshot/).



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**Group Disability Insurance**

**Voluntary Short-Term Disability**

**SUMMARY OF BENEFITS**

**Class 1**

**Sponsored By:** Sharp Transportation, Inc.  
**Effective Date:** July 1, 2023  
**Policy Number:** 01-020651-00

The information in this summary may be replaced by any subsequently issued summary or policy amendment.

**Eligibility**

All Active Full-Time Employees working a minimum of 30 hours per week.

**Benefit Highlights**

<b>Benefit Amount</b>	60% of Earnings up to \$1,500 per week
<b>Minimum Benefit Amount</b>	\$25
<b>Maximum Payment Duration</b>	11 weeks
<b>Elimination Period</b>	Accident - 14 days Sickness - 14 days (number of days you must be disabled to collect disability benefits)
<b>Definition of Disability</b>	Regular Occupation with Residual
<b>Accumulation of Elimination Days</b>	You can satisfy the days of your elimination period with either total (off work entirely) or partial (working some hours at your current job) disability.

**Standard Provisions**

- Maternity is covered the same as any other condition.
- Non-Occupational
- 45 days recurrent disability/temporary recovery

**Pre-Existing Condition**

This plan will cover a disability if it is caused by, contributed to by, or results from a pre-existing condition and the disability begins after being insured for 12 consecutive months from his/her effective date of coverage. If the time period requirements are not met, the disability is excluded from coverage under the plan.

Pre-Existing Condition means a sickness or injury for which the insured received treatment within 3 months prior to his/her effective date of coverage. Treatment includes consultation, care, or services from a doctor, or other medical professional recommended by a doctor. It also includes being prescribed medicines, taking prescribed medicines (or the fact that the insured should have been taking prescribed medicines, but chooses not to), and receiving diagnostic measures.

This summary provides only a brief description of the Disability Income Insurance coverage insured by Symetra Life Insurance Company under the GDC 4000 series Group Disability Income Insurance policy. For a complete description, including all definitions, exclusions, limitations, and reductions in coverage, as well as information on termination of benefits, please contact your benefit administrator or refer to the Group Insurance Certificate you will receive when you become insured. Coverage will be offered under Group Policy number 01-020651-00. All benefits are subject to the terms and conditions of the Group Policy. If there is a difference between the information in this summary and the information contained in the Group Insurance Certificate, the terms of the Group Insurance Certificate will prevail. The terms of coverage may change over time; always refer to your current Group Insurance Certificate for information regarding your insurance benefits.

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## Group Long-Term Disability Insurance

How long could you make ends meet without an income?



No one plans on becoming disabled, but the truth is that a disabling injury or illness can happen to anyone.

If a disability prevented you from working, how long could you meet your financial needs?

Symetra group long-term disability insurance protects your income when it matters most. And by enrolling in this valuable insurance at work, you can take advantage of a simplified process.



### Our simplified process includes:

- ✓ Simple enrollment— Our streamlined application process makes it easy to start coverage.
- ✓ No medical questionnaires if enrolling during your initial eligibility period.<sup>1</sup>
- ✓ Convenient payroll deductions if any premium is owed.

### Ready to get started?

- 1 Review your enrollment information.
- 2 Follow the steps outlined by your benefits team.
- 3 Complete and submit your enrollment.

## How long-term disability insurance works

Long-term disability insurance replaces a portion of your income if you become too sick or injured to work for an extended period of time.

Benefit payments for an approved claim will begin once a certain amount of time has passed—called the **elimination period**—after the start of your disabling condition. If you have other coverage, like short-term disability insurance, those benefits may be paid for some or all of this time.

You'll receive your long-term disability insurance benefits while you are disabled, until you return to work, or reach your plan's maximum duration.

Accommodations may be made for a gradual return to work. We may also be able to assist with placement in a new job. Talk to your company's benefits representative to learn more.

### Disability elimination period and benefit payments timeline



## What happens if you're not able to work because of a disabling illness or injury?

Disabilities may be more common than you think, and you might not be as financially prepared for one as you would hope.

**1 in 4**

**One in four** of today's 20-year-olds will become disabled for a year or longer before they reach retirement age.<sup>2</sup>

**34 months**

The average duration of a long-term disability is **34 months**.<sup>3</sup>

**\$1,538/month**

The average benefit paid by Social Security Disability Insurance was **\$1,538** a month, or \$18,458 annually. That's barely above the poverty line for a one-person household.<sup>4</sup>



## Example

### Meet Paul



Like most of us, Paul never thought he would become disabled. But that all changed when he was diagnosed with cancer. He spent the last few months in treatment and was unable to work, but his long-term disability coverage helped replace his income during that time. Now, he's in complete remission and looking forward to getting back to his daily life.

### Paul's long-term disability benefits timeline

Note: This example is for illustrative purposes only and is meant to provide a general overview of how coverage works. Any resemblance to actual persons is purely coincidental.

	Paul is diagnosed with cancer and undergoes treatment. He's unable to work and files a long-term disability claim with Symetra.
	During this elimination period, Paul does not receive long-term disability benefits, but he's covered by his short-term disability benefits.
	Paul's long-term disability benefits begin. He's approved for a benefit that pays 60% of his monthly income until he returns to work or reaches his plan's maximum duration.
	Paul is in complete remission and returns to work with no limitations. His disability benefits end.

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**To learn more, contact your company's benefits representative.**



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<sup>1</sup> Up to the maximum guaranteed issue amount.

<sup>2</sup> "Disability And Death Probability Tables For Insured Workers Born In 2001," Social Security Administration. Published November 2021, <https://www.ssa.gov/OACT/NOTES/ran6/an2021-6.pdf>.

<sup>3</sup> "Overview—Chances of Disability," Council for Disability Awareness. Retrieved May 18, 2022, <https://disabilitycanhappen.org/overview/>.

<sup>4</sup> "Monthly Statistical Snapshot, April 2022," Social Security Administration. Published May 2022, [https://www.ssa.gov/policy/docs/quickfacts/stat\\_snapshot/](https://www.ssa.gov/policy/docs/quickfacts/stat_snapshot/).

**Group Disability Insurance**

**Voluntary Long-Term Disability**

**SUMMARY OF BENEFITS**

**Class 1**

**Sponsored By:** Sharp Transportation, Inc.  
**Effective Date:** July 1, 2023  
**Policy Number:** 01-020651-00

The information in this summary may be replaced by any subsequently issued summary or policy amendment.

**Eligibility**

All Active Full-Time Employees working a minimum of 30 hours per week.

**Benefit Highlights**

<b>Benefit Amount</b>	60% of Earnings up to \$5,000 per month	
<b>Guaranteed Issue Amount</b>	\$5,000	
<b>Elimination Period</b>	90 days (number of days you must be disabled to collect disability benefits)	
<b>Maximum Payment Duration</b>	2 Years/Reducing Benefit Duration:	<u>Maximum Payment Duration</u>
	<u>Age at Disability</u>	
	Less than age 66	2 years
	66	21 months
	67	18 months
	68	15 months
	69 and over	12 months
<b>Definition of Disability</b>	24 Months Regular Occupation with Residual	
<b>Accumulation of Elimination Days</b>	You can satisfy the days of your elimination period with either total (off work entirely) or partial (working some hours at your current job) disability.	
<b>Pre-Existing Condition</b>	<p>This plan will cover a disability if it is caused by, contributed to by, or results from a pre-existing condition and the disability begins after being insured for 12 consecutive months from his/her effective date of coverage. If the time period requirements are not met, the disability is excluded from coverage under the plan.</p> <p>Pre-Existing Condition means a sickness or injury for which the insured received treatment within 3 months prior to his/her effective date of coverage. Treatment includes consultation, care, or services from a doctor, or other medical professional recommended by a doctor. It also includes being prescribed medicines, taking prescribed medicines (or the fact that the insured should have been taking prescribed medicines, but chooses not to), and receiving diagnostic measures.</p>	
<b>Survivor Income Benefit</b>	A survivor benefit may be paid to your beneficiary if you should die while receiving qualifying disability payments.	
<b>Benefit Limitations</b>	Mental Illness: 24 Months Per Lifetime Substance Abuse: 24 Months Per Lifetime	

**Standard Provisions**

- Maternity is covered the same as any other condition.
- 6 months recurrent disability/temporary recovery
  - If the insured recovers and returns to work, and the same sickness or injury causes the disability to occur again within 6 months of the date the prior disability ended, Symetra will resume monthly payments if the insured is covered under the policy for the period of temporary recovery.
- Waiver of premium
  - Premium payments for coverage are suspended for an insured while he/she is receiving disability income payments under this policy.
- Cost of living freeze
  - Except for increases in income earned (or received from any form of employment) once other income amounts have been subtracted from the gross monthly disability payment, the insured's payment will not be further reduced due to a cost of living increase in any other income amounts.
- Vocational rehabilitation
  - Provides assistance through services such as testing and training as well as job modification and placement.
- Social Security assistance
  - Helps an insured obtain Social Security disability benefits.
- Continuity of coverage

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## Group disability insurance

# How to file a claim

**Policy #:**  
**Policyholder:**

### Contact us:

[LADCLA@symetra.com](mailto:LADCLA@symetra.com)  
[www.symetra.com/MyGO](http://www.symetra.com/MyGO)

Call 1-877-377-6773

Monday through Friday  
8 a.m. to 8 p.m. ET  
Fax: 1-877-737-3650

Mailing address:  
P.O. Box 1230  
Enfield, CT 06083

## ① Know when to file

There may be times when you know you'll be taking time off, such as for a scheduled surgery or a planned maternity leave. If you know the date your time away from work due to a disability will begin, please let us know ahead of time. You can submit your disability claim up to 30 days in advance for a surgery or up to 60 days in advance for a maternity claim. If your disability is unplanned, please contact us as soon as possible.\*

## ② Collect the following information

- ✓ Your contact information and Social Security number.
- ✓ Your job title and date of hire.
- ✓ Your policy number (listed to the left).
- ✓ Your condition—whether you're out of work due to illness, injury or pregnancy.
- ✓ The attending physician's name and telephone and fax numbers.

## ③ Contact Symetra to start your claim

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

- Click "Start My Claim."
- Answer the prompted questions.
- Add any notes or comments.
- Submit form.

1-877-377-6773

Please call between  
8 a.m. and 8 p.m. ET,  
Monday through Friday.

A customer service representative will initiate your claim and assign it to a case manager.

Once your claim intake is completed—either online or by phone—your case manager will call you within two business days to conduct a brief interview and will work with you throughout your period of disability.

\*Filing deadlines may apply. Refer to your certificate of insurance for details.

*Continued >*

## Frequently asked questions

### Is pregnancy included in my disability benefits?

Yes. Pregnancy is treated like any other disabling condition, and therefore is eligible for short- and/or long-term disability income benefits.

### What do I need to submit for a pregnancy-related disability?

The disability must be certified by a physician or midwife via medical records. If you become disabled before the expected date of birth or for a duration beyond the usual postpartum recovery period (six weeks for vaginal delivery, eight weeks for C-section), Symetra will need supporting medical documentation from your treating physician(s).

### The Family and Medical Leave Act (FMLA) allows me to take up to 12 weeks of leave if I meet eligibility requirements. Do I receive disability benefits during this time away?

The FMLA allows employees to take reasonable unpaid leave for certain family and medical reasons. It's considered job protection and doesn't provide income replacement. Unlike FMLA, short- and/or long-term disability income insurance provides partial income replacement when you're unable to work due to a disabling condition. Please contact your benefits representative for your policyholder's specific definition of disability.

### What happens after I submit my disability claim?

Symetra will contact your policyholder (e.g., employer, association) to confirm information regarding your employment. We'll schedule an initial interview with you to discuss your claim and may request further medical, occupational and/or financial information. After this call, we'll send status correspondence outlining any outstanding issues and make periodic contact with you and other sources for updates.

### How often will I receive benefits?

If you have short-term disability coverage, benefits are typically paid on a weekly basis after the applicable elimination period. Some policyholders self-pay their short-term disability income benefits and may use a different frequency of payment. If you have long-term disability coverage, benefits usually begin after short-term disability coverage ends (or after the applicable elimination period) and are paid on a monthly basis at the end of each monthly cycle.



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### Will I receive claim status notifications?

Claim approval and denial letters are mailed to you at the address you provide. A claim status update is also sent via email to your policyholder. We don't share any personal medical information with your policyholder without your specific authorization.

Your case manager will also reach out via phone to let you know your claim status. This will happen the same day the approval/denial decision is made.

### What if my claim is denied?

Symetra sends an explanation letter along with instructions for filing an appeal if you disagree with our decision. Once we receive additional information to support your original claim, the case manager will conduct a review. If the case manager finds that the new documentation supports reopening your claim, we will do so. If no new information is sent with the appeal, or if the original decision is upheld, the file will be assigned to an appeals specialist for further review.

### What happens when I return to work?

Please notify Symetra as soon as possible. Your employer may require a return to work note or fitness for duty form signed and dated by your physician with any restrictions and limitations noted. This should be submitted to your employer as soon as possible, but no later than on the date of your return.

### What if I'm on disability, but able to return to work part time?

Symetra will work with you and your policyholder to develop a rehabilitation plan that focuses on your current abilities and expected recovery. If accommodations can be made, a plan will be developed to allow you to return to work. This coordinated effort can help you get back to work and, in certain circumstances, grant a financial benefit while you gradually increase your work capacity.

**Note:** If you're given a work release from your physician, notify us immediately to help prevent your claim from being overpaid.

## To check on the status of your claim:

Contact Symetra at 1-877-377-6773  
(8 a.m. to 8 p.m. ET, Monday–Friday)  
or

access your account online at  
[www.symetra.com/MyGO](http://www.symetra.com/MyGO) and:

#### 1. Register as a new user

After you've been contacted by Symetra, complete the New User Registration steps on the main page.

#### 2. Log in to your account

Once you've registered, you can log in to your account to view/search your claim, download forms and more.

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