

Group Long-Term Disability Insurance

How long can 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.



Take advantage of a simplified process with:

- ✓ Less paperwork—just one enrollment form to complete.
- ✓ No medical questionnaires if enrolling during your initial eligibility period.¹
- ✓ Convenient payroll deductions if any premium is owed.

Ready to get started?



Review your enrollment packet



Follow the steps outlined by your benefits team



Complete and submit your enrollment form

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 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 in 4

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

34 months

The average duration of a long-term disability is **34 months**.³

\$1,236/month

The average benefit paid by Social Security Disability Insurance was **\$1,236** a month, or \$14,832 annually. That's barely above the poverty line for a one-person household.⁴

Example

Meet Paul



Like most of us, Paul never thought he would become disabled. But all that 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 this time. Now, he's in complete remission and looking forward to getting back to his daily life.

Paul's long-term disability benefits timeline

Day 0	Paul is diagnosed with cancer and undergoes treatment. He's unable to work and files a long-term disability claim with Symetra.
Month 1-3	During this elimination period, Paul does not receive long-term disability benefits, but is covered by his short-term disability benefits.
Month 3	Paul's long-term disability benefits begin. He is approved for a benefit that pays 60% of his monthly income until he returns to work or reaches his plan's maximum duration.
Month 9	Paul is in complete remission and returns to work with no limitations. His disability benefits end.

This example is for illustrative purposes only. Refer to your complete benefit materials for specifics about your plan.

To learn more, contact your benefits representative.

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

In New York, group long-term disability income 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 certificate number is GDC-4500-NY 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 HR representative.

¹ Up to the maximum guaranteed issue amount.

² "Disability And Death Probability Tables For Insured Workers Born In 1999," Social Security Administration. Published August 2019, <https://www.ssa.gov/oact/NOTES/ran6/an2019-6.pdf>

³ "Overview—Chances of Disability," Council for Disability Awareness. Retrieved Nov. 26, 2019, <https://disabilitycanhappen.org/overview/>

⁴ "Monthly Statistical Snapshot, September 2019," Social Security Administration. Published October 2019, https://www.ssa.gov/policy/docs/quickfacts/stat_snapshot/2019-09.html



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