

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.¹
- ✓ 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

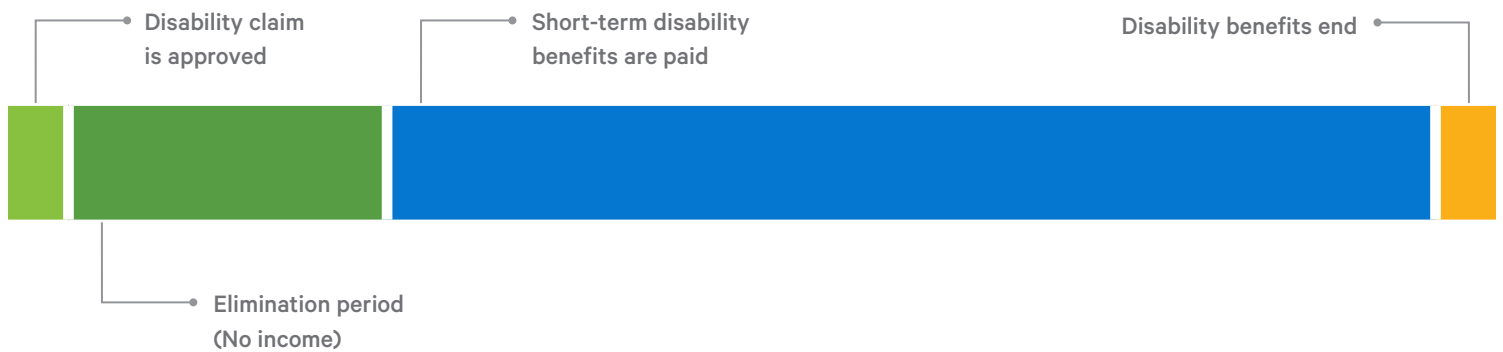
Short-term disability insurance replaces a portion of your income if you become too sick or injured to work.

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.

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Over **half** of Americans have less than 3 months of emergency savings.²

7.8 million

7.8 million workers had an illness-related work absence in January 2022.³

\$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.⁴

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.

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.

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

² "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>.

³ "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.>

⁴ "Monthly Statistical Snapshot, April 2022," Social Security Administration. Published May 2022, https://www.ssa.gov/policy/docs/quickfacts/stat_snapshot/.



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