

## 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:

- ✓ Less paperwork—just one enrollment form to complete.
- ✓ 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?



**Review your enrollment  
packet**



**Follow the steps outlined  
by your benefits team**



**Complete and submit  
your enrollment form**

## How short-term disability insurance works

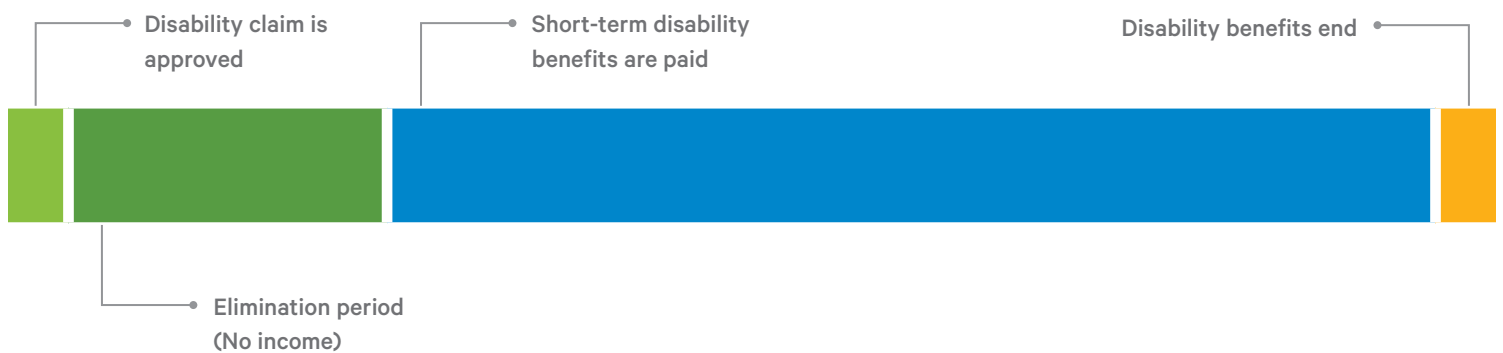
Short-term disability insurance replaces a portion of your income if you become too sick or injured to work.

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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Just **half** of all adults have enough savings to cover three months' living expenses.<sup>2</sup>

2.8%

Think workers' compensation provides enough coverage? Think again. In 2017, only **2.8%** of American workers missed work due to an injury or illness directly related to their job.<sup>3</sup>

\$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.<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

Day 0	Ashley gets hurt and is unable to work. She files a short-term disability claim with Symetra.
Days 1-7	During the elimination period, Ashley does not receive disability benefits, but she can use any remaining paid time off to fill income gaps.
Day 8	Ashley's disability benefits begin. She is approved for a benefit that pays 60% of her weekly income for up to nine weeks.
Day 56	Ashley makes a full recovery and returns to work with no limitations. Her disability benefits end.

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

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To learn more, contact your benefits representative.

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Group short-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 policy form number is GDC-4000 12/05.

In New York, group short-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 form number is GDC-4000-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.

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

<sup>2</sup> "Report on the Economic Well-Being of U.S. Households in 2018 – May 2019." Board of Governors of the Federal Reserve System. Published May 2019, <https://www.federalreserve.gov/publications/files/2018-report-economic-well-being-us-households-201905.pdf>

<sup>3</sup> "Employer-Reported Workplace Injuries and Illnesses – 2018," Bureau of Labor Statistics, U.S. Department of Labor. Published Nov. 7, 2019, <https://www.bls.gov/news.release/pdf/osh.pdf>

<sup>4</sup> "Monthly Statistical Snapshot, September 2019," Social Security Administration. Published October 2019, [https://www.ssa.gov/policy/docs/quickfacts/stat\\_snapshot/2019-09.html](https://www.ssa.gov/policy/docs/quickfacts/stat_snapshot/2019-09.html)



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