

## Group Short-Term Disability Insurance

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



**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 Short-Term Disability Insurance helps protect your income when it matters most.



### **Why group short-term disability insurance?**

Short-term disabilities are more common than you may think. Pregnancy, digestive disorders and broken collarbones are just a few conditions that may qualify for claims.

Symetra Short-Term Disability Insurance replaces a portion of your income when you're unable to work so you can focus on recovery and getting back on the job.



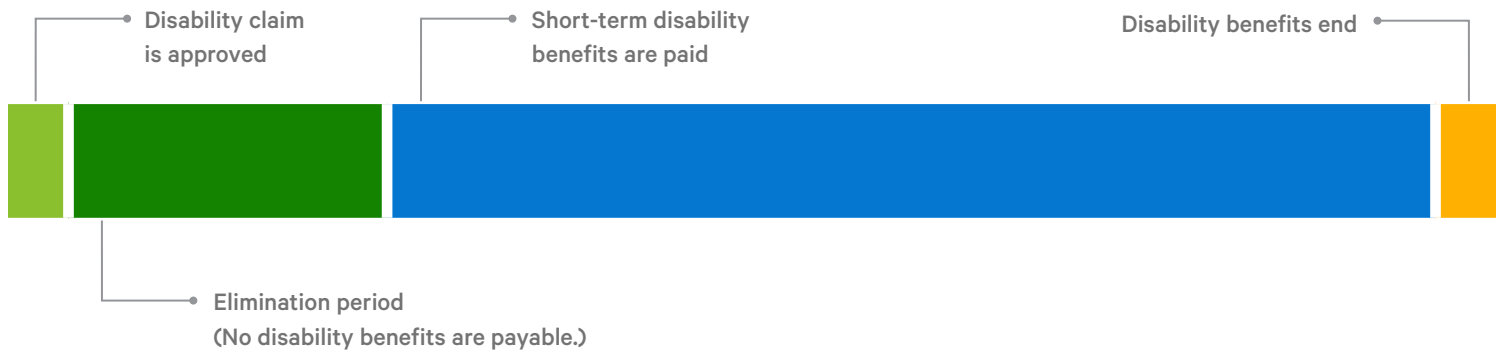
### **How does it work?**

If you become too sick or injured to work, short-term disability 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 while you remain disabled—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.

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## 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 may think, but you might not be as financially prepared for one as you would hope.

51%

Over **half** of Americans have less than three months of emergency savings.<sup>1</sup>

7.8 million

About **7.8 million** workers had an illness-related work absence in January 2022.<sup>2</sup>

\$1,352/month

The average benefit paid by Social Security Disability Insurance was **\$1,352** a month, or \$16,224 annually. That's barely above the poverty line for a one-person household.<sup>3</sup>

## Example

### Meet Ashley



#### The bad news

On her last hiking trip, Ashley took a hard fall and broke her leg. 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 bills. 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

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 of her weekly income for

Ashley makes a full recovery and returns to work with no limitations. Her disability benefits end.

**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. Please refer to your complete set of enrollment materials for your plan's benefit amounts and costs of coverage.

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## Frequently asked questions

### How do I enroll in Symetra Group Short-Term Disability Insurance?

You can enroll in Symetra Group Short-Term Disability Insurance through your employer during your enrollment period. Once you've elected coverage, our streamlined application process makes it easy to get started.

### Why should I enroll in disability coverage at work?

When you enroll in disability coverage at work, you can take advantage of a simplified process. Medical questions may not be required if you enroll during your initial eligibility period.<sup>4</sup> And if premiums are owed, they can be paid through convenient payroll deduction.

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**To get started, review your enrollment materials or talk to your benefits representative.**



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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> [“Over half of Americans have less than 3 months worth of emergency savings,”](#) CNBC Make It, published July 28, 2021.

<sup>2</sup> [“7.8 million workers had an illness-related work absence in January 2022,”](#) Bureau of Labor Statistics, U.S. Department of Labor, published February 9, 2022.

<sup>3</sup> [“Monthly Statistical Snapshot, November 2023,”](#) Social Security Administration, published December 2023.

<sup>4</sup> You may need to submit Evidence of Insurability (EOI) if you've previously enrolled in benefits and now want to increase your benefit amount or you declined benefits during your initial eligibility period and now wish to enroll in coverage. A preexisting conditions exclusion may apply.