



CONTACT US

Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
1-800-796-3872
TTY/TDD 1-800-833-6388



Plan 3 SUMMARY OF GROUP SHORT TERM DISABILITY INCOME INSURANCE

Employees of Participating Employers of

TIMBER PRODUCT MANUFACTURERS ASSOCIATION

For coverage effective February 01, 2016. The information in this summary may be replaced by any subsequently issued summary or policy amendment.

GROUP SHORT TERM DISABILITY INCOME INSURANCE

Short Term Disability

Disability income insurance can provide a portion of the income you would lose if you became disabled and could not work. This would help to pay your everyday living expenses and it may assist you in maintaining the standard of living you and your family now enjoy.

Definition of Disability

Disabled/Disability means our determination that your sickness or injury:

- Prevents you from performing with reasonable continuity the material and substantial duties of your regular occupation and a reasonable employment option offered to you by the employer; and
- As a result, the income you are able to earn is less than or equal to 80% of your pre-disability earnings.

Material and substantial duties are the duties that:

- Are normally required for the performance of the occupation;

AND

- Cannot be reasonable omitted or changed.

Eligibility

All Eligible Active Employees of Participating Employers enrolled in TPMA whose Employer elects Plan 1 working a minimum of 20 hours per week.

Benefits

If you become disabled and have short term disability coverage, benefits begin after 7 days of sickness or at the occurrence of an accident. Symetra Life Insurance Company will pay your benefit to you while you are disabled under the terms of the policy. The short term disability income weekly benefit will be a flat amount of \$200 per week. The minimum weekly benefit is \$25. The maximum payment duration is 26 weeks.

Standard Provisions

- Maternity is covered as any other condition
- 14 day recurrent disability/temporary recovery
- Cost of Living Freeze

This summary is based on proposal information only. It provides only a brief description 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 call 1-800-426-7784 or refer to the Group Insurance Certificate you will receive when you become insured. Coverage will be offered under Group Policy number 01-016966-00 **CLASS 3**. 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.

Insured by Symetra Life Insurance Company

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