

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



SUMMARY OF GROUP LONG TERM DISABILITY INCOME INSURANCE

For the Employees of City of Fort Wayne

For coverage effective January 1, 2013. The information in this summary may be replaced by any subsequently issued summary or policy amendment.

GROUP LONG TERM DISABILITY INCOME INSURANCE

Long 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 began while you are covered under the policy and:

- during the elimination period and for the first 24 months of disability benefits, prevents you from performing with reasonable continuity the material and substantial duties of your regular occupation and as a result, the income you are able to earn is less than or equal to 80% of your pre-disability earnings.
- After the first 24 months of disability benefits, prevents you from performing with reasonable continuity the material and substantial duties of any gainful occupation 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 reasonably omitted or changed.

Eligibility All full-time active employees, Elected Officials, and Division Heads who are citizens or legal residents of the United States, its territories and protectorates, excluding Police Officers, Firefighters, and temporary, leased or seasonal employees.

Benefits If you become disabled benefits begin after 90 days of total or partial disability Symetra Life Insurance Company will pay your benefit to you while you are disabled under the terms of the policy. The long term disability income monthly benefit will be 60% of your salary. The minimum monthly benefit is 10% of your salary or \$100, to a maximum of \$5,000 per month. The maximum payment duration is to Social Security Normal Retirement Age, SSNRA, the age in which you are eligible for Social Security full retirement benefits. Mental Illness/Substance Abuse limitation is 24 months lifetime.

Standard Provisions

- Maternity is covered as any other condition.
- Accumulation of the elimination period
- Six month recurrent disability/temporary recovery. Certain restrictions apply.
- Waiver of Premium
- Cost of Living Freeze
- Workplace Modification
- Voluntary Vocational Rehabilitation
- Social Security Assistance
- Continuity of Coverage
- Dependent Care
- Personal Care Assistance

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 01-016266-00. 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. **For Class Four and Five Employees Only.**

Insured by Symetra Life Insurance Company

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