

Group Long-Term Disability Insurance

How long could you make ends meet without an 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 Long-Term Disability Insurance helps protect your income when it matters most.



Why group long-term disability insurance?

No one plans on becoming disabled, but the truth is that a disabling injury or illness, such as cancer, can happen to anyone.

Long-term disability insurance replaces a portion of your income if you become too sick or injured to work for an extended period of time—until you can return to work or you reach your plan's maximum duration.



How does it work?

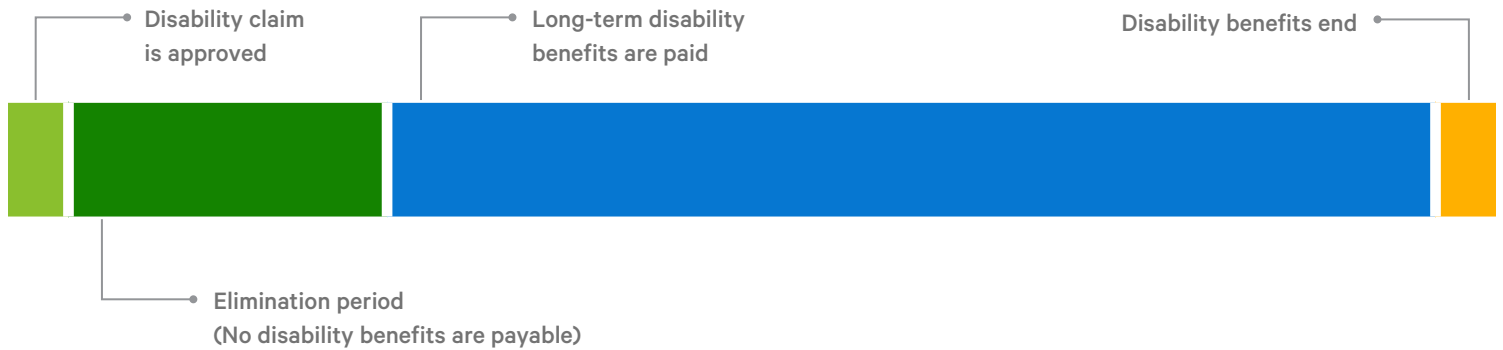
Long-term disability benefit payments for an approved claim will begin once a certain amount of time has passed—called the elimination period—after the start of your disabling condition.

If you have other coverage, like short-term disability insurance, those benefits may be paid for some or all of this time. You'll receive your long-term disability insurance benefits while you are disabled, until you return to work or reach your plan's maximum duration.

Accommodations may be made for a gradual return to work. We may also be able to assist with placement in a new job. Talk to your company's 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?

Disabilities may be more common than you think, and you might not be as financially prepared for one as you would hope.

1 in 4

One in four 20-year-olds will become disabled for a year or longer before they reach retirement age.¹

34 months

The average duration of a long-term disability is **34 months**.²

\$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.³

Example

Meet Paul



Like most of us, Paul never thought he would become disabled. But that all changed when he was diagnosed with cancer. He spent the last few months in treatment and was unable to work, but his long-term disability coverage helped replace his income during that time. Now, he's in complete remission and looking forward to getting back to his daily life.

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

Paul is diagnosed with cancer and undergoes treatment. He's unable to work and files a long-term disability claim with Symetra.

During the elimination period, Paul does not receive long-term disability benefits, but he's covered by his short-term disability benefits.

Paul's long-term disability benefits begin. He's approved for a benefit that pays of his monthly income until he returns to work or reaches his plan's maximum duration.

Paul is in complete remission and returns to work with no limitations. His disability benefits end.

Frequently asked questions

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

You can enroll in Symetra Group Long-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.

What does Symetra Group Long-Term Disability Insurance provide in addition to partial income replacement?

Symetra Group Long-Term Disability Insurance places an emphasis on helping you make a successful reentry into the work force. To support your return to work, most plans include perks—such as vocational rehabilitation, workplace modification benefits, and a return-to-work incentive—to help you take advantage of the rehabilitation that can improve your quality of life and standard of living.

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, although coverage will be subject to a preexisting condition exclusion.⁴ And if premiums are owed, they can be paid through convenient payroll deduction.

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



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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 [“Disability And Death Probability Tables For Insured Workers Who Attain Age 20 in 2023,”](#) Social Security Administration, published July 2023.

² [“Overview—Chances of Disability,”](#) Council for Disability Awareness, accessed December 29, 2023.

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

⁴ You may need to submit Evidence of Insurability (EOI) if you apply for coverage that is over the guaranteed issue amount, if you previously enrolled in benefits and now want to increase your benefit amount, or if you declined benefits during your initial eligibility period and now wish to enroll in coverage.