

# Group Disability Insurance: Voluntary Long Term Disability



California Dental Hygienists' Association  
The Voice of Dental Hygiene

## SUMMARY OF BENEFITS

Sponsored by: California Dental Hygienists' Association  
Insurance Company: Symetra Life Insurance Company

The information in this summary may be replaced by any subsequently issued summary or policy amendment.

### **BENEFIT HIGHLIGHTS:**

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<b>Benefit Amount</b>	60% of salary up to \$7,500 per month		
<b>Elimination Period</b>	90 days (number of days you must be disabled to collect disability benefits)		
<b>Maximum Benefit Duration</b>	Social Security Normal Retirement Age (SSNRA):		
<b>Age at Disability</b>	<b>Maximum Payment Duration</b>	<b>Age at Disability</b>	<b>Maximum Payment Duration</b>
Less than age 60	To SSNRA	65	24 months or to SSNRA, greater of
60	60 months or to SSNRA, greater of	66	21 months or to SSNRA, greater of
61	48 months or to SSNRA, greater of	67	18 months or to SSNRA, greater of
62	42 months or to SSNRA, greater of	68	15 months or to SSNRA, greater of
63	36 months or to SSNRA, greater of	69 and over	12 months or to SSNRA, greater of
64	30 months or to SSNRA, greater of		
<b>Accumulation of Elimination Days</b>	You can satisfy the days of your elimination period with either total (off work entirely) or partial (working some hours at your current job) disability.		
<b>Pre-existing Condition</b>	You may not be eligible for benefits if you have received treatment for a condition within the 3 months prior to your initial eligibility date until you have been covered under this plan for 12 months.		
<b>Survivor Income Benefit</b>	A survivor benefit may be paid to your beneficiary if you should die while receiving qualifying disability benefits.		
<b>Benefit Limitations</b>	Mental Illness:	24 months per lifetime	
	Substance Abuse:	24 months per lifetime	

### **ELIGIBILITY:**

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All eligible due paying members of the California Dental Hygienists' Association.

## STANDARD PROVISIONS:

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- Maternity is covered same as any other condition
- Accumulation of elimination period
- Six-month recurrent disability/temporary recovery
  - If the insured recovers and returns to work, and the same sickness or injury causes the disability to occur again within six months of the date the prior disability ended, Symetra will resume monthly payments if the insured is covered under the policy for the period of temporary recovery.
- Waiver of premium
  - Premium payments for coverage are suspended for an insured while he/she is receiving disability income payments under this policy.
- Cost of living freeze
  - Except for increases in income earned (or received from any form of employment) once other income amounts have been subtracted from the gross monthly disability payment, the insured's payment will not be further reduced due to a cost of living increase in any other income amounts.
- Vocational rehabilitation
  - Provides assistance through services such as testing and training as well as job modification and placement.
- Social Security Assistance
  - Helps an insured obtain Social Security disability benefits

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*This summary provides only a brief description of the 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 contact your benefit administrator or refer to the Group Insurance Certificate you will receive when you become insured. All benefits are subject to the terms and conditions of the Group Policy. If there is a difference between 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.*