

Group Disability Insurance: Voluntary Short 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:

Benefit Amount	60% of salary up to \$1,800 per week
Minimum Benefit Amount	\$25
Maximum Benefit Duration	12 weeks
Elimination Period	Accident – 7 days Sickness – 7 days (number of days you must be disabled to collect disability benefits)
Accumulation of Elimination Days	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.

ELIGIBILITY:

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

STANDARD PROVISIONS:

- Maternity is covered same as any other condition
- Non-Occupational Coverage
- 14 day recurrent disability/temporary recovery
- 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.

PRE-EXISTING CONDITION:

- This plan will cover a disability if it is caused by, contributed to by, or results from a pre-existing condition and the disability begins after being insured for 12 consecutive months from his/her effective date of coverage. If the time period requirements are not met, the disability is excluded from coverage under the plan.
- Pre-existing Condition means a sickness or injury for which the insured received treatment within 3 months prior to his/her effective date of coverage. Treatment includes consultation, care, or services from a doctor, or other medical professional recommended by a doctor. It also includes being prescribed medicines, taking prescribed medicines (or the fact that the insured should have been taking prescribed medicines, but choose not to), and receiving diagnostic measures.



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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.