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SUMMARY OF GROUP LONG TERM DISABILITY INCOME INSURANCE

For the Employees of

San Francisco Unified School District

For coverage effective January 1, 2016. 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 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.
- 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 Classified Employees working a minimum of 20 hours each week.

Benefits If you become disabled, benefits begin after 180 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 50% of your salary. The minimum monthly benefit is \$50, to a maximum of \$1,000 per month. The maximum payment duration is of a Reducing Benefit Duration. Mental Illness/Substance Abuse limitation is 24 months lifetime. Pre-existing Conditions Limitation: 3/12.

<u>Age at Disability</u>	<u>Maximum Payment Duration</u>
Less than age 60	To age 65 (but not less than 60 months)
60	60 months
61	48 months
62	42 months
63	36 months
64	30 months
65	24 months
66	21 months
67	18 months
68	15 months
69 and over	12 months

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
- Social Security Assistance
- Continuity of Coverage
- Workplace Modification
- Vocational Rehabilitation

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 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 01-016916-00. 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 1 Employees Only.**

Insured by Symetra Life Insurance Company