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SUMMARY OF GROUP LONG TERM DISABILITY INCOME INSURANCE

For the Employees of Roman Catholic Diocese of Stockton

For coverage July 1, 2015. 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

You will be considered disabled if you meet the definition of total disability, included below:

Total disability means that:

- During the elimination period and for the first 24 months of disability benefits, as a result of sickness or injury, you are not able to perform with reasonable continuity the substantial and material acts necessary to pursue your usual occupation in the usual or customary way; and
- Following the first 24 months of disability benefits, as a result of sickness or injury, you are not able to engage with reasonable continuity in any occupation in which you could reasonably be expected to perform satisfactorily in light of your age, education, training, experience, station in life, and physical or mental capacity.

You will also be considered disabled if you meet the definition of partial disability, included below:

Partial disability means that you are not totally disabled and:

- During the elimination period and for the first 24 months of disability benefits, while working in your usual occupation, as a result of sickness or injury, you are unable to earn more than 80% of your indexed pre-disability earnings; and
- Following the first 24 months of disability benefits, while actually working in an occupation, as a result of sickness or injury, you are not able to perform with reasonable continuity in any occupation in which you could be reasonably be expected to perform satisfactorily in light of your age, education, training, experience, station in life, and physical and mental capacity.

Eligibility All Eligible Full-Time Lay Employees who are actively at work and working a minimum of 30 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 60% of your salary. The minimum monthly benefit is the greater of \$100 or 10% of your gross disability payment, 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 conditions will be paid for a maximum of 24 months. For pre-existing conditions, a limitation may apply. Refer to your employer certificate for details.

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

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. 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.

Insured by Symetra Life Insurance Company

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