

Voluntary Disability Insurance

SYMETRA-#01-021788-00

At Titus Transport we want to do everything we can to protect you and your family. That's why Titus Transport offers you the option to purchase short-and long-term disability insurance.

In the event that you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income. Please note that you are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

SHORT-TERM DISABILITY (STD)

The Short-Term Disability (STD) plan provides full-time employees with income replacement while disabled and unable to work due to a non-occupational illness or injury, including pregnancy. The benefit payment is based on your employment status.

Your STD benefits begin on the 15th consecutive day of your disability. STD replaces up to 60% of your weekly income with a maximum benefit of \$1,500 per week for up to 11 weeks per claim.



FILING A SHORT-TERM DISABILITY CLAIM

In order to receive benefits, you must report your disability claim to Symetra if you will be out of work for more than 14 days.

LONG-TERM DISABILITY (LTD)

Long-Term Disability (LTD) begins 90 days after the onset of the illness or injury --whichever is greater.

If you elect Supplemental LTD, the benefit is 60% of base pay, up to a maximum of \$6,000 per month. Disability benefits are payable for a maximum period of 2 years.

PRE-EXISTING CONDITION LIMITATIONS

If you received medical care or took prescribed medication for an injury or sickness shortly before your effective date, disability related to that condition won't be covered for a set period afterward.

SHORT-TERM DISABILITY COVERAGE

If treated within three months before your effective date, related disability won't be covered for 6 months after.

LONG-TERM DISABILITY COVERAGE

If treated within three months before your effective date, related disability won't be covered for 12 months after.

You can contact Symetra by phone (877-377-6773)

or email: ladcla@symetra.com.