



Group Disability Insurance

Short Term Disability

SUMMARY OF BENEFITS

Class 6

Sponsored By: Saltchuk Resources, Inc.
Effective Date: January 1, 2016
Policy Number: 01-016857-00

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

Benefit Highlights:

Employer Paid Core Benefit Amount	60% of Salary up to \$1,000 per week
Employee Paid Buy-Up Option	70% of Salary up to \$2,000 per week
Maximum Payment Duration	26 weeks
Elimination Period <small>(number of days you must be disabled to collect disability benefits)</small>	Accident - 7 days Sickness - 7 days
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 full-time Northern Air Cargo Flight Crew as covered under the Joint Collective Bargaining Agreement working at least 65 hours per month.

Standard Provisions

- Maternity is covered the same as any other condition.
- Non Occupational
- 90 days recurrent disability/temporary recovery

Calculating Your Cost

$$\frac{0.22}{\text{(rate)}} \times \frac{\text{(your weekly salary x .70 to a maximum of \$2,857.14)}}{10} = \$ \text{Monthly Voluntary Short Term Disability cost}$$

Contact Information for Claims

Phone: 1-877-377-6773
 Fax: 1-877-737-3650

Symetra Life Insurance Company
 Life and Absence Management Center
 P.O. Box 1230
 Enfield, CT 06083-1230



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. Coverage will be offered under Group Policy number 01-016857-00. 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.

Insured by Symetra Life Insurance Company