



**Group Disability Insurance**

**Short Term Disability**

**SUMMARY OF BENEFITS**

**Class 2**

**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:**

<b>Benefit Amount</b>	60% of Salary up to \$1,500 per week
<b>Maximum Payment Duration</b>	26 weeks
<b>Elimination Period</b> <small>(number of days you must be disabled to collect disability benefits)</small>	Accident - 7 days Sickness - 7 days
<b>Accumulation of Elimination Days</b>	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 Aviation Services, LLC and StratAir, LLC employees not including all full-time Northern Air Cargo Flight Crew as covered under the Joint Collective Bargaining Agreement and Northern Aviation Services, LLC employees working in Hawaii and StratAir Puerto Rico, LLC employees working a minimum of 30 hours per week.

**Standard Provisions:**

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

**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