



Group Disability Insurance

Short Term Disability

SUMMARY OF BENEFITS

Class 1

Sponsored By: Idaho AGC Health Benefit Plan
Effective Date: January 1, 2020
Policy Number: 01-018070-00

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

Benefit Highlights:

Benefit Amount \$125 per week

Minimum Benefit Amount \$15

Maximum Payment Duration 13 weeks

Elimination Period Accident - 14 days
Sickness - 14 days
(number of days you must be disabled to collect disability benefits)

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 Employees Participating in the Idaho AGC Sponsored Medical Plan and working a minimum of 30 hours per week.

Standard Provisions:

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

Symetra® is a registered service mark of Symetra Life Insurance Company.

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 01-018070-00. 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.

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Group Disability Insurance

Short Term Disability

SUMMARY OF BENEFITS

Class 1

Sponsored By: Trustees of the Idaho AGC Benefit Plan Trust
Effective Date: January 1, 2023
Policy Number: 01-018070-00

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

Eligibility

All Full-Time Employees Participating in the Idaho AGC Sponsored Medical Plan earning a minimum of \$26,000 or more Annually and electing the \$325 Buy Up working a minimum of 30 hours per week.

New Hire: Enroll within 31 days after becoming eligible under The Policy without Evidence of insurability.

Late Entrant: You will need to provide Evidence of Insurability if you apply for coverage more than 31 days after the date you are first eligible to apply.

Benefit Highlights

Benefit Amount Core Plan: \$125 per week
Buy-Up Plan: Additional \$200 per week

Minimum Benefit Amount \$15

Maximum Payment Duration 13 weeks

Elimination Period Accident - 14 days
Sickness - 14 days
(number of days you must be disabled to collect disability benefits)

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.

Standard Provisions

- Maternity is covered the same as any other condition.
- Non-occupational coverage
- 14 days recurrent disability/temporary recovery

Contact Information for Claims

Symetra Life Insurance Company Phone: 1-877-377-6773
 Life and Absence Management Center Fax: 1-877-737-3650
 P.O. Box 1230
 Enfield, CT 06083-1230

Costs for Buy-Up Short Term Disability Coverage

Monthly costs per \$10 weekly covered benefit:

AGE	Rate
Under 45	\$0.160
45 - 49	\$0.205
50 - 54	\$0.239
55 - 59	\$0.290
60 and over	\$0.350

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Insured by Symetra Life Insurance Company



Group Disability Insurance
SUMMARY OF BENEFITS

Short Term Disability
Class 2

Sponsored By: Trustees of the Idaho AGC Benefit Plan Trust
Effective Date: January 1, 2023
Policy Number: 01-018070-00

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

Eligibility

All Full-Time Employees Participating in the Idaho AGC Sponsored Medical Plan earning a minimum of \$43,333 or more Annually and electing the \$525 Buy Up working a minimum of 30 hours per week.

New Hire: Enroll within 31 days after becoming eligible under The Policy without Evidence of insurability.

Late Entrant: You will need to provide Evidence of Insurability if you apply for coverage more than 31 days after the date you are first eligible to apply.

Benefit Highlights

Benefit Amount Core Plan: \$125 per week
Buy-Up Plan: Additional \$400 per week

Minimum Benefit Amount \$15

Maximum Payment Duration 13 weeks

Elimination Period Accident - 14 days
Sickness - 14 days
(number of days you must be disabled to collect disability benefits)

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.

Standard Provisions

- Maternity is covered the same as any other condition.
- Non-occupational coverage
- 14 days recurrent disability/temporary recovery

Contact Information for Claims

Symetra Life Insurance Company Phone: 1-877-377-6773
Life and Absence Management Center Fax: 1-877-737-3650
P.O. Box 1230
Enfield, CT 06083-1230

Costs for Buy-Up Short Term Disability Coverage

Monthly costs per \$10 weekly covered benefit:

AGE	Rate
Under 40	\$0.220
40 - 44	\$0.230
45 - 49	\$0.290
50 - 54	\$0.350
55 - 59	\$0.430
60 and over	\$0.500

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