



Symetra Life Insurance Company
777 108th Ave NE, Suite 1200| Bellevue, WA 98004

Return Applications to: Harvey Watt & Company
PO Box 20787| Atlanta, GA 30320 | Phone 1-800-241-6103 | Fax 1-404-761-8326
pilot@harveywatt.com



SUMMARY OF GROUP LONG TERM DISABILITY INCOME INSURANCE

For the Pilots of **SkyWest Airlines**

For coverage effective February 1, 2017.
The information in this summary may be replaced by any subsequently issued summary or policy amendment.

GROUP VOLUNTARY 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.

Eligibility

All Active Pilots of SkyWest Airlines Working 58:36 hours per bid period

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 67% of your salary to a maximum of \$10,000 per month. The minimum monthly benefit is \$100. The maximum payment duration is to Age 65 if you are initially disabled prior to age 60. If you are initially disabled on or after age 60, your benefit will last in accordance to the duration schedule on the following page. Pre-existing Conditions Limitation: 12/24.

Definition of Disability

Due to sickness or injury the insured is considered disabled if unable to perform with reasonable continuity the material and substantial duties of your regular occupation or you are deemed by the Federal Aviation Administration (FAA) to be mentally or physically unfit to fly as a commercial pilot and, as a result, the income you are able to earn is less than or equal to 80% of your pre-disability earnings.

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
- Workplace Modification
- Vocational Rehabilitation
- Social Security Assistance

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

[AVIATION HEALTH ASSOCIATION]

Rates for Voluntary LTD

Rates are per \$100 of monthly covered payroll

| Employee Age | Rates |
|--------------|---------|
| Under 30 | \$1.660 |
| 30 to 39 | \$1.760 |
| 40 to 49 | \$1.870 |
| 50 and over | \$1.990 |

How to Calculate Your Cost

Employee: _____ /100= \$ _____
$$\frac{\text{(rate)}}{\text{(rate)}} \times \frac{\text{(your basic monthly gross earnings to a maximum of \$14,925.37)}}{\text{(your basic monthly gross earnings to a maximum of \$14,925.37)}} = \frac{\text{Monthly Voluntary Long Term Disability cost}}{\text{Monthly Voluntary Long Term Disability cost}}$$

Maximum Payment Duration

| <u>Age When Disability Begins</u> | <u>Maximum Duration</u> |
|-----------------------------------|--------------------------------------|
| Less than Age 60 | To Age 65, but not less than 5 years |
| Age 60 | 60 months |
| Age 61 | 48 months |
| Age 62 | 42 months |
| Age 63 | 36 months |
| Age 64 | 30 months |
| Age 65 | 24 months |
| Age 66 | 21 months |
| Age 67 | 18 months |
| Age 68 | 15 months |
| Age 69 and over | 12 months |

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. Coverage will be offered under Group Policy number 01-016062-05. 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
