

Group Life Insurance

**Supplemental Life and Accidental
Death & Dismemberment**

SUMMARY OF BENEFITS

Class 1

Sponsored By: Town of Rockland
Effective Date: July 1, 2017
Policy Number: 01-017340-00

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

Employee Life Benefit

Amount: Increments of \$5,000
Maximum Amount: Lesser of \$100,000 or 5 times Earnings (rounded to the next higher \$1,000)
Guarantee Issue: \$100,000

Employee AD&D Benefit

Amount: Increments of \$5,000
Maximum Amount: Lesser of \$100,000 or 5 times Earnings (rounded to the next higher \$1,000)

Spouse Life Benefit

Spouse Amount: \$5,000
Maximum Amount: \$5,000
Guarantee Issue: \$5,000

Child Life Benefit

Child Amount: 15 Days to Age 25: \$2,000

Benefit Reduction Employee

Benefits will reduce to: \$5,000 at age 70; Terminates at age 75

Benefit Reduction Spouse and Child

Benefits will reduce to: Terminates at age 75

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Eligibility

All active full-time **Town, School and Water** employees working a minimum of 20 hours per week, and their eligible dependents who are in an eligible class are eligible for coverage on the policy effective date. *A delayed effective date will apply if the employee is not actively at work or eligible dependent(s) in a period of limited activity.*

Evidence of Insurability

Evidence of Insurability is required for all amounts of insurance selected after the initial 31 day eligibility period and for any amount in excess of the Guarantee Issue amount.

Additional Benefit Details

Accelerated Death Benefit	If an employee has been diagnosed as terminally ill, Symetra Life Insurance Company may pay a portion of the death benefit in advance to the employee. Please refer to your employee certificate for additional information.
Conversion	A conversion benefit is available that allows you to convert your group coverage to an individual policy if certain conditions apply. Please refer to your employee certificate for additional information.
Portability	This coverage may be continued at group rates upon termination of employment. Certain restrictions apply. Please refer to your employee certificate for additional information.
Waiver of Premium	With proof of disability, Symetra Life Insurance Company will waive Life Insurance premiums for an employee that becomes disabled. Certain restrictions apply. Please refer to your employee certificate for additional information.
AD&D Riders	Includes Seat Belt/Airbag, Repatriation, Child Education, Day Care, Rehabilitation, Spouse Education, Adaptive Home & Vehicle, Felonious Assault, Coma, Critical Burn, and Therapeutic Counseling benefits. Please refer to your employee certificate for additional information. Certain restrictions apply.

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

Rates for Supplemental Life coverage

Monthly Employee Supplemental Life Rate per \$1,000 of coverage: \$0.680

Monthly Employee Supplemental AD&D Rate per \$1,000 of coverage: \$0.050

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Monthly Spouse and Child Supplemental Life Rate per Family Unit: \$4.00

How to Calculate Your Cost

Employee Life:	<u> </u>	x	<u>\$0.680</u>	/1,000 =	\$ <u> </u>
	(volume)		(rate)		Monthly Cost
Employee AD&D:	<u> </u>	x	<u>\$0.050</u>	/1,000 =	\$ <u> </u>
	(volume)		(rate)		Monthly Cost

This summary provides only a brief description of the Life Insurance coverage insured by Symetra Life Insurance Company under the LGC-13000 8/06 series Group Life 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 01-017340-00. 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

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