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**Group Life Insurance****Supplemental Life**

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**SUMMARY OF BENEFITS****Class 1**

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**Sponsored By:** City of Macedonia  
**Effective Date:** January 1, 2021  
**Policy Number:** 01-020258-00

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

**Eligibility**

All Active Full-Time Employees working a minimum of 40 hours per week and their eligible dependents.

**Employee****Life Benefit**

Amount Increments of \$10,000  
Minimum Amount \$10,000  
Maximum Amount Lesser of \$250,000 or 5 x Earnings (Round to the next higher \$1,000)

**Spouse****Life Benefit**

Spouse Amount Increments of \$5,000  
Minimum Amount \$5,000  
Maximum Amount \$50,000 not to exceed 50% of Supplemental Employee Coverage (Round to the next higher \$1,000)  
Guaranteed Issue \$25,000

**Child****Life Benefit**

Child Amount 15 day(s) to 6 month(s): \$250  
6 month(s) to 19 year(s): \$10,000

**Benefit Reduction****Employee and Spouse\***

Original Benefit 35% at age 65  
Amount Reduced By 50% at age 70  
(based on Employee age)\*



## 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.

## 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 Supplemental Employee Life Rates per \$1,000 of coverage

Monthly Supplemental Spouse Life Rates per \$1,000 of coverage

Monthly Supplemental Child Life Rate per \$1,000 of coverage is \$2.0000

**Calculating Your Cost**

Supplemental Employee Life:  $\frac{\text{_____}}{\text{(volume)}} \times \frac{\text{_____}}{\text{(rate)}} / 1,000 = \frac{\$ \text{_____}}{\text{Monthly Cost}}$

Supplemental Spouse Life:  $\frac{\text{_____}}{\text{(volume)}} \times \frac{\text{_____}}{\text{(rate)}} / 1,000 = \frac{\$ \text{_____}}{\text{Monthly Cost}}$

Supplemental Child Life:  $\frac{\text{_____}}{\text{(volume)}} \times \frac{2.000}{\text{(rate)}} / 1,000 = \frac{\$ \text{_____}}{\text{Monthly Cost}}$

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 01-020258-00. 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