Symetra Life Insurance Plan for County of Albemarle

- Employee Plan -

For You

Symetra’s Group Term Life Insurance is a yearly renewable, supplemental group term life insurance with monthly premium rates based on your age. You choose the amount of coverage between $10,000 and $100,000 in increments of $10,000.

If you enroll, the coverage is available to you as long as you remain an eligible employee of Albemarle County.

Choice of Beneficiary

The amount for which you are insured will be paid at the time of your death to the beneficiary you name. The right to name a beneficiary is yours alone and you may change the designation at any time by making a written request.

Waiver of Premium

If you become totally and permanently disabled prior to age 60, this life insurance will be continued without payment of premiums so long as disability continues and provided that annual proof of your continued total disability is submitted. The insurance continued under the Waiver of Premium provision is terminated at age 65, at which time the “right of an individual policy” is available.

Right to an Individual Policy

If your employment terminates, you may select a policy of life insurance in any form customarily issued by SYMETRA Life Insurance Company (except term insurance) in any amount up to the amount of the supplemental coverage being terminated, regardless of your health. No proof of good health or medical exam will be required. This right must be exercised and the required premium paid within 31- days following termination of employment.

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Also, SYMETRA’s unique entry-age conversion gives you the option to convert to the individual policy either at the age you are when coverage terminates or at any age back to the age at which you entered this plan. Premiums will be based on the age you select and the class of risk to which you belong on the date of conversion.

**Supplemental AD&D**

Your policy includes Accidental Death & Dismemberment insurance. AD&D provides that if, as result of an accidental bodily injury, you suffer any of the losses listed below within 90 days of the date of the accident, the benefit shown will be payable:

100% for: Loss of life; two hands or two feet; sight in two eyes; one hand and one foot; one hand and sight in one eye; one foot and sight in one eye.

50% for: One hand or one foot; sight in one eye.

AD&D insurance does not over any loss resulting directly or indirectly from disease or bodily or mental infirmity or medical or surgical treatment thereof; ptomaine, or bacterial infections, except pyogenic infections occurring with and through an accidental wound; or suicide or intentionally self-inflicted injury whether sane or insane; or participation in the commission of a felony; or war or any act of war, whether declared or undeclared.

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**Dependent Plan**

**For Your Dependents**

SYMETRA’s Group Term Life Insurance also provides low-cost group term life insurance coverage on your spouse, with monthly premium rates based on your age each policy year, and on your children, with one flat monthly premium rate for all children, regardless of the number.

If you enroll your dependents, the coverage is available as long as you have coverage to:

- Your spouse as long as you are not legally separated
- Your unmarried, dependent children from 14 days to 19 years (to 23 years, if a full-time student in an accredited school) including legally adopted, foster and step-children, and any children dependent on you for support and maintenance, but who are incapable of self-support due to mental retardation or physical handicap.

The amount for which your dependents are insured will be paid to you at the time of their death(s), regardless of the cause.

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Waiver of Premium

If you, while insuring your dependents, become disabled and meet the requirements for Waiver of Premium on your own coverage, your dependents’ life insurance premiums will also be waived.

Right to an Individual Policy

If your employment terminates, your spouse may select a policy of life insurance in any form customarily issued by SYMETRA Life Insurance Company (except term insurance) in any amount up to the amount of the supplemental coverage being terminated, regardless of your spouse’s health. No proof of good health or medical exam will be required. This right must be exercised and the required premium paid within 31 days following the date insurance terminates. Premiums will be based on your spouse’s age and occupational classification at the time insurance is converted. (This privilege is not available to your children.)

Supplemental AD&D

(Available to spouse’s only; children are not eligible)

Your spouse’s policy includes Accidental Death & Dismemberment insurance. AD&D provides that if, as a result of an accidental bodily injury, your spouse suffers any of the losses listed below within 90 days of the date of the accident, the benefit shown will be payable:

100% for: Loss of life; two hands or two feet; sight in two eyes; one hand and one foot; one hand and sight in one eye; one foot and sight in one eye.

50% for: One hand or one foot; sight in one eye.

AD&D insurance does not cover any loss resulting directly or indirectly from disease or bodily or mental infirmity or medical or surgical treatment thereof: ptomaine, or bacterial infections, except pyogenic infections occurring with and through an accidental wound; or suicide or intentionally self-inflicted injury whether sane or insane; or participation in the commission of a felony; or war or any act of war, whether declared or undeclared.

Note: Monthly Premium Rates are listed on the back of this sheet.
County of Albemarle
Supplemental Group Term Life Insurance
MONTHLY PREMIUM RATE CHART

( Based on 12 monthly paychecks per year. To figure rate for 10 paychecks, multiply the monthly premium by 12, then divide by 10 )

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<th>Plan 1 SP</th>
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<th>Plan 2 SP</th>
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<th>Plan 3 SP</th>
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EE = Employee    SP = Spouse
Children covered for $5,000 at a total Family Unit Rate of $.99 per month.
Feb-09
What is Term Life Insurance?

Term Life Insurance is low-cost death protection. There is no cash value build up; therefore, you do not receive any refund payments if your coverage is dropped; however, you do have conversion privileges.

Does this insurance cover accidental death or dismemberment?

Yes, this insurance policy provides coverage for natural death as well as accidental death and dismemberment (AD&D).

When can I enroll?

You can enroll (1) within 30 days of either your date of employment (for new employees) or first becoming eligible for benefits; or (2) at any other time during the year.

Will I need to give medical information?

If you enroll or within 30 days of your date of employment (for new employees), you do not have to supply medical information. You will be automatically covered for the amount of insurance you choose. If you wait to enroll at any other time, you will be required to submit medical information and receive approval before your policy can go into effect.

How much insurance coverage can I get?

You can insure yourself for a minimum of $10,000 to a maximum of $100,000. The amount you choose must be in increments of $10,000 (i.e., $10,000 or $20,000 or $30,000 etc.).

How much will it cost?

Your monthly premium is based on your age and the amount you choose. Please refer to the rate chart to determine your premium.

How do I pay my premium?

Your premium will be automatically deducted from each monthly paycheck. The deduction is taken for the current month. (i.e. for coverage effective April 1, the premium is deducted from your April 30 paycheck).

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Can I make any changes to my policy during the year?

Yes. Changes may be made at any time during the year.

Are there limits to how much I can increase my coverage each year?

Yes. Increases in coverage must be in increments of $10,000. Also, any increases of more than $10,000 will require you to submit medical information and receive approval. If medical approval is denied, you will remain covered for your original amount.

Can I drop my insurance at anytime?

Yes. You must be given written notification by the 10th of the month preceding the month you want your policy to end.

Can I cover my family?

Yes. You can cover your spouse at one-half the amount of your insurance (ex: you elect a $20,000 policy, your spouse would receive a $10,000 policy). The premium rate is based on your age and is included in your monthly payroll deduction.

If you elect spousal coverage and you have dependent children, or you are a single parent, you may also cover each child for $5,000. You pay one flat monthly premium of $9.99 regardless of the number of dependents covered (this is called a Family Unit Rate).

My spouse is also an employee of Albemarle County. What options do we have?

The main thing to remember is that there cannot be any double coverages. Therefore, the options are: (1) Each of you elects your own policy, or (2) One of you elects to include the spouse. If you want to include your children, both of you must be covered through one of these two options.