

## CONTACT US

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# SUMMARY OF GROUP LIFE INSURANCE

## For the Employees of

## Arlington Independent School District

For coverage effective September 1, 2016. The information in this summary may be replaced by any subsequently issued summary or policy amendment.

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### GROUP BASIC LIFE INSURANCE & ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

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| <b>Description of Life Insurance</b>     | Basic Life Insurance is term life coverage made available through your employer. Term life insurance is the most common type of life insurance and, initially, usually is the least expensive. To put it simply, it pays a death benefit if you die while you have coverage.  |
| <b>Description of AD&amp;D Insurance</b> | This benefit pays an additional benefit in the event of loss of life or contractually defined injury. Coverage can be extended for other reasons not qualified as — but relating to — accidental death or dismemberment. Refer to your employee certificate for details.  |
| <b>Eligibility</b>                       | All full-time Active Employees working a minimum of 20 hours each week.   |
| <b>Benefits</b>                          | All Eligible Employees – \$10,000, of Basic Life and AD&D coverage at no cost to you paid for by your employer.   |
| <b>Additional AD&amp;D Benefits</b>      | Loss of Life, Loss of Speech and/or Hearing, Loss of Hand, Foot or Eye, Loss of Thumb and Index Finger on one Hand, Paralysis Benefit, Seat Belt/Airbag Benefit and Repatriation Benefit are included under AD&D for actively insured employees. Child Education, Day Care, Rehabilitation, Spouse Education and Adaptive Home and Vehicle benefits are included under AD&D at the lesser of of the Principal Sum, \$2,500, or the actual cost. Includes Exposure and Disappearance, Coma and Critical Burn benefits. Certain restrictions apply. Refer to your employee certificate. |
| <b>Waiver of Premium</b>                 | With proof of disability, Symetra Life Insurance Company will waive Life Insurance premiums for an employee that becomes disabled. Certain restrictions apply. Refer to your employee certificate.  |
| <b>Accelerated Death Benefit</b>         | 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. Refer to your employee certificate.  |
| <b>Portability</b>                       | This coverage may be continued at group rates upon termination of employment. Certain restrictions apply. Refer to your employee certificate.   |
| <b>Conversion</b>                        | A conversion benefit is available that allows you to convert your group coverage to an individual policy if certain conditions are met. Refer to your employee certificate.   |
| <b>Benefit Reduction</b>                 |   |

Benefit amounts will be reduced by the following percentages according to age category:

- 35% at Employee's age 70
- 55% at Employee's age 75
- 70% at Employee's age 80
- 80% at Employee's age 85
- 85% at Employee's age 90

Benefit reduction will apply to the original benefit amount in force and will be rounded to the nearest \$500.

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## GROUP SUPPLEMENTAL LIFE INSURANCE & SUPPLEMENTAL ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

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**Eligibility** All full-time Active Employees working a minimum of 20 hours each week.

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### Benefits

- All Eligible Employees – Increments of \$10,000 to a maximum of \$500,000, not to exceed 7 x Basic Annual Earnings, of Supplemental Life coverage and Supplemental AD&D coverage.
  - Spouse Life – Increments of \$5,000 to a maximum of \$100,000 not to exceed 100% of Employee's Supplemental Life coverage amount
  - Spouse AD&D – 50% of Employee's Supplemental AD&D amount
  - Child(ren) – for child(ren) ages live birth to age 26, Increments of \$1,000 to a maximum of \$10,000 not to exceed 100% of Employee's Supplemental Life coverage amount.
  - Child(ren) AD&D – 10% of Employee's Supplemental AD&D amount
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**Evidence of Insurability** Evidence of Insurability is required for all amounts of insurance selected after the initial 31 day eligibility period. Evidence of Insurability is required for Employee Supplemental Life Insurance amounts in excess of \$300,000 not to exceed 4 x Basic Annual Earnings. Evidence of Insurability is required for Spouse Supplemental Life Insurance amounts in excess of \$50,000.

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**Conversion** A conversion benefit is available that allows you to convert your group coverage to an individual policy if certain conditions are met. Refer to your employee certificate.

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**Portability** This coverage may be continued at group rates upon termination of employment. Certain restrictions apply. Refer to your employee certificate.

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**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. Refer to your employee certificate.

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**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. Refer to your employee certificate.

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### Benefit Reduction

#### Employee and Spouse:

Benefit amounts will be reduced by the following percentages according to age category:

- 35% at Employee's age 70
- 55% at Employee's age 75
- 70% at Employee's age 80
- 80% at Employee's age 85
- 85% at Employee's age 90

Benefit reduction will apply to the original benefit amount in force and will be rounded to the nearest \$500.

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**Rates for Supplemental Life and AD&D coverage:**

Employee and Spouse Supplemental Life Rates per \$1,000 of coverage.

| <b>Employee's Age</b> | <b>Rates</b> | <b>Employee's Age</b> | <b>Rates</b> |
|-----------------------|--------------|-----------------------|--------------|
| Under 25              | \$0.027      | 50-54                 | \$0.199      |
| 25-29                 | \$0.034      | 55-59                 | \$0.306      |
| 30-34                 | \$0.043      | 60-64                 | \$0.383      |
| 35-39                 | \$0.058      | 65-69                 | \$0.545      |
| 40-44                 | \$0.082      | 70-74                 | \$1.169      |
| 45-49                 | \$0.130      | 75 and over           | \$1.817      |

Child Supplemental Life rate per \$1,000 of coverage: \$0.08

Employee AD&D rate per \$1,000 of coverage: \$0.025

Spouse and Child AD&D rate per \$1,000 of coverage: \$0.03

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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 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 01-017052-00. 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**