

CONTACT US

Symetra Life Insurance Company
777 108th Avenue NE, Suite 1200
Bellevue, WA 98004-5135
1-800-796-3872
TTY/TDD 1-800-833-6388



SUMMARY OF GROUP LIFE INSURANCE

For the Employees of

CENTRAL WASHINGTON PUBLIC UTILITIES UNIFIED INSURANCE PROGRAM

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

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

Description of Life Insurance	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.
Description of AD&D Insurance	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.
Eligibility	All Eligible Employees
Benefits	All Eligible Employees – 1 x your Basic Annual Earnings rounded to the next higher \$1,000, not to exceed \$200,000, of Basic Life and AD&D coverage at no cost to you paid for by your employer.
Additional AD&D Benefits	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 5% of the Principal Sum, \$5,000, or the actual cost. Certain restrictions apply. Refer to your employee certificate.
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.
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.
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.

Benefit Reduction

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

- 67% at Employee's age 70

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

Eligibility All Eligible Employees

Benefits

- All Eligible Employees – Increments of \$10,000 to a maximum of \$500,000, not to exceed 5 x Basic Annual Earnings, of Supplemental Life coverage and Supplemental AD&D coverage.
 - Spouse – Increments of \$5,000 to a maximum of \$500,000 not to exceed 100% of Employee's Supplemental Life coverage amount
 - Child(ren) – for child(ren) ages live birth to 6 months, \$1,000 and ages 6 months to age 26, Increments of \$2,000 to a maximum of \$10,000 of Supplemental Life coverage.
-

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 \$200,000. Evidence of Insurability is required for Spouse Supplemental Life Insurance amounts in excess of \$25,000.

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.

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

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.

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.

Benefit Reduction

Employee:

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

- 67% at Employee's age 70
-

Rates for Supplemental Life and AD&D coverage:

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

Employee or Spouse's Age	Rates	Employee or Spouse's Age	Rates
Under 25	\$0.0600	50-54	\$0.4500
25-29	\$0.0600	55-59	\$0.7500
30-34	\$0.0800	60-64	\$0.8500
35-39	\$0.0800	65-69	\$1.4900
40-44	\$0.1600	70-74	\$1.7400
45-49	\$0.2700	75 and over	\$1.7400

Child Supplemental Life rate per \$1,000 of coverage: \$0.2750

Employee, Spouse and Child AD&D rate per \$1,000 of coverage: \$0.030.

How to Calculate Your Cost:

Employee Life:	<u> </u>	x	<u> </u>	/1,000=	<u> </u>
	(volume)		(rate)		Monthly cost
Employee AD&D:	<u> </u>	x	<u>0.0300</u>	/1,000=	<u> </u>
	(volume)		(rate)		Monthly cost
Spouse Life:	<u> </u>	x	<u> </u>	/1,000=	<u> </u>
	(volume)		(rate)		Monthly cost
Spouse AD&D:	<u> </u>	x	<u>0.0300</u>	/1,000=	<u> </u>
	(volume)		(rate)		Monthly cost
Child Life:	<u> </u>	x	<u>0.2750</u>	/1,000=	<u> </u>
	(volume)		(rate)		Monthly cost
Child AD&D:	<u> </u>	x	<u>0.0300</u>	/1,000=	<u> </u>
	(volume)		(rate)		Monthly cost
					<u> </u>
					Total 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 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 01-017112-00. 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