

Group Life Insurance

Basic 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	\$10,000
Maximum Amount	\$10,000
Guarantee Issue	\$10,000

Employee AD&D Benefit

Amount	\$10,000
Maximum Amount	\$10,000

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.*

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.
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

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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.

Value Added Services

Beneficiary Companion Support services for beneficiaries who have experienced a loss.

Travel Assist Travel assistance services for employees and eligible dependents traveling more than 100 miles from home.

Identity Theft Protection Help is just a phone call away wherever employees travel, including lost wallet protection, translation service and emergency cash.

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

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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