

## CONTACT US

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# SUMMARY OF GROUP LIFE INSURANCE

For the Employees of

## Roman Catholic Diocese of Stockton

For coverage effective July 1, 2015. 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

<b>Description of Term Life</b>	Group 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</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 Active full-time Employees working a minimum of 30 hours each week.
<b>Benefits</b>	Eligible Employees – \$20,000 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 5% of the Principal Sum, \$5,000, or the actual cost. 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>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.

#### Benefit Reduction

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

- 35% at Employee's age 70
- 50% at Employee's age 75

Benefit reduction will apply to the original benefit amount and will be rounded to the next higher \$500.

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. 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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