GROUP TERM LIFE/AD&D

EMPLOYER PAID BASIC GROUP TERM LIFE AND AD&D

SYMETRA

All benefit eligible Associates are provided with Basic Life Insurance coverage and Accidental Death & Dismemberment (AD&D) coverage at no cost to you.

- **Driving Associates** receive 1x Basic Annual Earnings; subject to a minimum of $25,000 and a maximum of $52,000 (value may decrease after age 70), and
- **Non-Driver Associates** receive 1x Annual Earnings up to a maximum of $300,000 (value may decrease after age 70).

To complete enrollment for this benefit you must contact the enrollment center within 60 days of your hire date **even if you are not electing any other benefits** to confirm your beneficiary.

File a Claim

SUPPLEMENTAL GROUP TERM LIFE AND AD&D

All benefit eligible Associates also have the option to elect additional coverage called **Supplemental Life Insurance and Accidental Death and Dismemberment Insurance**.

EMPLOYEE OPTIONS

As an employee you may purchase up to $500,000 (not to exceed 5x your salary) of Supplemental Life Insurance (with a matching AD&D amount) on yourself in $10,000 increments.

- **Guaranteed Issue limits for New Hires**: You may elect up to $200,000 in coverage without providing evidence of insurability (EOI).
- **During the 2026 open enrollment period**: Employees are allowed to increase their benefits by up to 2 increments of $10,000 up to Guaranteed Issue limit of $200,000 with no EOI required.

Current enrolled employees with coverage at or above $200,000 will require evidence of insurability (EOI) for all increases in coverage.

An EOI pre-populated form will be emailed directly to you and if there is no email on file then you will receive it in the mail.

SPOUSE OPTIONS

Spouse** - Eligible employees may elect Spouse Supplemental Life and AD&D insurance of up to $500,000 in $5,000 increments not to exceed your approved employee Supplemental Life Insurance amount. Coverage is available only if Employee Supplemental Life Insurance is elected.

- **Guaranteed Issue limits for New Hires**: You may elect up to $25,000 of spouse coverage without providing EOI.
- **During the 2026 open enrollment period**: Spouses are allowed to increase their benefits by up to 2 increments of $5,000 up to $25,000 of spouse coverage - no EOI required.

CHILD OPTIONS

Children - Eligible Employees may elect Child Supplemental Life and AD&D in increment of $2,000 to a maximum of $10,000 age 1 day to 26 years (regardless of marital or student status).

There is no EOI required on child elections.

****The use of "spouse" In this document means a person insured as a spouse as described in the certificate of insurance or rider.**

EMPLOYEE SUPPLEMENTAL LIFE RATES				SPOUSE SUPPLEMENTAL LIFE RATES				CHILDREN RATES	
NON-NICOTINE		NICOTINE		NON-NICOTINE		NICOTINE		ALL MEMBERS	
AGE	PER $1,000	AGE	PER $1,000	AGE	PER $1,000	AGE	PER $1,000	AGE	PER $1,000
0-29	$0.122	0-29	$0.180	0-29	$0.168	0-29	$0.226	1 day to 26 years (regardless of marital or student status)	0.228
30-34	$0.134	30-34	$0.214	30-34	$0.180	30-34	$0.260		
35-39	$0.168	35-39	$0.260	35-39	$0.214	35-39	$0.306		
40-44	$0.237	40-44	$0.421	40-44	$0.283	40-44	$0.467		
45-49	$0.387	45-49	$0.755	45-49	$0.433	45-49	$0.801		
50-54	$0.594	50-54	$1.157	50-54	$0.640	50-54	$1.203		
55-59	$0.973	55-59	$1.836	55-59	$1.019	55-59	$1.882		
60-64	$1.376	60-64	$2.434	60-64	$1.422	60-64	$2.480		
65-69	$2.434	65-69	$3.952	65-69	$2.480	65-69	$3.998		
70-74	$3.710	70-74	$5.493	70-74	$3.756	70-74	$5.539		
75+	$6.907	75+	$9.311	75+	$6.953	75+	$9.357		

RATE CALCULATION EXAMPLE

EMPLOYEE (NON-NICOTINE USER) Desires a $20,000 Benefit

Age of 46 = Rate of $0.387
$20,000 divided by 1,000 = 20
20 x $0.387 = $7.74 per month

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern.

DISABILITY INSURANCE

SHORT-TERM AND LONG-TERM DISABILITY INCOME INSURANCE

SYMETRA®

SHORT-TERM DISABILITY (STD)

STD benefits provide weekly income to you if you become disabled and are not able to work due to illness or off the job injuries. Employees must be working a minimum of 30 hours per week to be eligible for coverage.

All employees, including non-new hires electing for the first time, can elect STD and LTD coverages without EOI. However, you will be subjected to the current policy Pre-Existing limitations.

- STD is available for employees.
- You are responsible for the full cost of your STD insurance.
- Premium payments will be made through post-tax payroll deductions.
- Your STD benefits are paid for up to 12 weeks. When you become disabled you must complete a 7 calendar days waiting period before benefits are payable.

NON-DRIVER ASSOCIATES[1]	DRIVING ASSOCIATES[1,3]
Coverage amount is 60% of your weekly earnings to a maximum benefit of $1,000/week.	Coverage amount is 50% of your weekly earnings[3] to a maximum benefit of $600/week.

LONG-TERM DISABILITY (LTD)

LTD provides you with benefits to replace part of your paycheck when you can't work because of sickness or injury. They work hand-in-hand with STD coverage to ensure you and your family's financial security. Employees must be working a minimum of 30 hours per week to be eligible for coverage. Pre-existing conditions are excluded from coverage.

You have a pre-existing condition if you received medical treatment, consultation, care or services including diagnostic measures, or took prescribed drugs or medicines in the 3 months just prior to your effective date of coverage and the disability begins in the first 12 months after your effective date of coverage.

- LTD is available for employees.
- You are responsible for the full cost of your LTD insurance.
- Premium payments will be made through post-tax payroll deductions.
- When you become disabled you must complete an elimination period, meaning you are absent from work due to the same disability for 90 consecutive days before benefits are payable.
- Premiums are waived as long as you are receiving LTD benefits.
- Rates are based on your current age (adjusted each year on the program anniversary date) and based on your prior year's W-2 earnings. If no W-2 was issued, then the benefit is based on your base salary.

NON-DRIVER ASSOCIATES[2]	DRIVING ASSOCIATES[2,3]
Coverage amount is 60% of your monthly earnings to a maximum benefit of $5,000/month.	Coverage amount is 50% of your monthly earnings[3] to a maximum benefit of $5,000/month.

IF STD OR LTD DISABILITY OCCURS BEFORE AGE 60

Benefit may be paid to age 65. If disability occurs on or after age 60, benefits are paid according to a benefit schedule:

- 2 years if disability occurs before age 65
- Not less than 1 year if disability occurs between the age of 65-69
- 1 year of disability occurs at age 70 and over

Learn when to file your STD or LTD claim

There may be times when you know you'll be taking time off, such as a surgery or maternity leave. If you know the date your time away from work due to a disability will begin, let us know ahead of time. If your disability is unplanned, contact us as soon as possible.

Learn how ➜

File a Claim

RATE CALCULATION EXAMPLE (STD)

DRIVING ASSOCIATE | AGE 40 | ANNUAL SALARY - $50,000

$50,000 divided by 52 weeks = $961.54 weekly salary
Weekly Salary = $961.64 x 50% = $480.77 weekly benefit
Age of 40 = Rate of $0.403
Weekly Benefit of $480.77 divided by 10 = $48.07
48.07 x .403 = $19.37 per month

RATE CALCULATION EXAMPLE (LTD)

NON-DRIVER ASSOCIATE | AGE 41 | ANNUAL SALARY - $50,000

50,000 divided by 12 months = $4,166.67 monthly salary
Maximum Eligible salary formula: $5,000 divided by 60% = $8,333
Your volume will be the lesser of your monthly salary or the monthly eligible salary cap of $8,333
Age of 41 = Rate of $0.518
Monthly Salary (Volume) $4,166.67 divided by 100 = $41.67
41.67 x .518 = $21.59 per month

DISABILITY INCOME INSURANCE RATES

AGE	SHORT-TERM	LONG-TERM	
	PER $10[1]	CLASS I NON-DRIVERS[2]	CLASS II DRIVING ASSOC[2]
<25	$0.299	$0.173	$0.196
25-29	$0.311	$0.173	$0.196
30-34	$0.311	$0.253	$0.299
35-39	$0.334	$0.403	$0.483
40-44	$0.403	$0.518	$0.702
45-49	$0.437	$0.748	$1.081
50-54	$0.518	$0.943	$1.541
55-59	$0.644	$1.311	$1.737
60-64	$0.782	$1.311	$1.541
65-69	$0.897	$1.633	$1.541
70-74	$0.897	$1.633	$1.541
75+	$0.897	$1.633	$1.541

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1 = Rate per $10 of Coverage Amount. 2 = Rate per $100 of Basic Monthly Earnings. 3 = Drivers - For employees who do not have a w-2 from the prior year, base salary is defined as "a base salary of $52,000 per year (which includes per diem pay)."