

# Voluntary Life & AD&D Insurance

## SYMETRA

Voluntary Life and AD&D Insurance is **100% employee paid**.

### Voluntary Life and AD&D Insurance

**Supplemental Life Insurance** benefits that are paid to a designated beneficiary(ies) you designate in the event of death. Individual Term Life and AD&D is a sensible and affordable way to provide your family and loved ones with the money they may need in the event of an untimely death or accident.

VOLUNTARY LIFE AND AD&D	
<b>Eligibility</b>	1st of the month after 30 days following date of hire
<b>Employee Coverage</b>	The lesser of 5x Annual Salary or \$500,000 in increments of \$5,000. Guaranteed issue amount is \$150,000
<b>Spouse Coverage</b>	If the employee elects coverage, amounts from \$5,000 to \$250,000 in increments of \$5,000. Guaranteed issue amount is \$50,000. Not to exceed 100% of employee amount.
<b>Child(ren) Coverage</b>	Flat amount of \$10,000
<b>Guaranteed Issue</b>	Applies to any employees who enroll within 31 days of becoming eligible
<b>Age Reductions</b>	
Employee	Benefit reduces to 65% at age 70; 50% at age 75;
Spouse	Spouse life will reduce by the same percentage and at the same time EEs like insurance reduces
Child(ren)	Coverage terminates at age 26

