

Life & Disability Benefits

SYMETRA

Life, AD&D and Long-Term Disability Insurance is **100% paid** by Legacy Treatment Services.

Group Life & AD&D Insurance

Life Insurance benefits are paid to a beneficiary(ies) you designate in the event of your death. **AD&D benefits** are paid to your beneficiary(ies) upon your accidental death or to you for a covered loss (such as the loss of a limb, eyesight or hearing).

GROUP LIFE AND AD&D	
Eligible Employees	1st of the month after 30 days following date of hire
Benefit Amount Life Insurance AD&D	2x Annual Base Salary up to \$300,000 2x Annual Base Salary up to \$300,000
Age Reduction Rules	Benefit reduces by 35% at age 65; 50% at age 70
Taxation of Benefits	None

Group Long-Term Disability Insurance

For enduring, serious non-work related illnesses or injuries that prevent you from working longer than 180 days.

GROUP LONG-TERM DISABILITY	
Eligible Employees	Employees working or scheduled to work at least 30 hours per week following 12 months of continuous active employment
Elimination Period	180 days
Benefit Duration	5 years with reducing benefit
Benefit Multiple	60% of base monthly salary up to \$6,000 per month
Pre-Existing Conditions	3 months prior/12 months after
Taxation of Benefits	None

