

## Group Life Insurance

## Basic Life and Accidental Death & Dismemberment

### SUMMARY OF BENEFITS

### Class 2

**Sponsored By:** EMR (USA Holdings) Inc.  
**Effective Date:** January 1, 2022  
**Policy Number:** 01-020379-00

The information in this summary may be replaced by any subsequently issued summary or policy amendment.

#### Employee Life Benefit

Amount	3.00 x Earnings
Minimum Amount	\$10,000
Maximum Amount	\$1,000,000 (None)
Guaranteed Issue	Guaranteed Issue Amount: Age 99 and below: \$1,000,000

#### Employee AD&D Benefit

Amount	3.00 x Earnings
Minimum Amount	\$10,000
Maximum Amount	\$1,000,000

#### Benefit Reduction Employee

Original Benefit	65% at age 65
Amount Reduced To	50% at age 70 35% at age 75

#### Eligibility

All Full-Time Non-Union Employees, excluding Class 1 Employees, working a minimum of 30 hours per week.

## Additional Benefit Details

Accelerated Death Benefit	If a 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 a employee that becomes disabled. Certain restrictions apply. Please refer to your employee certificate for additional information.
AD&D Riders	Includes Seat Belt, Airbag, Repatriation, Child Education, Day Care and Spouse Education 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 01-020379-00. 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