

Voluntary Life & AD&D Insurance

SYMETRA

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

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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	
Eligibility	1st of the month after 30 days following date of hire
Employee Coverage	The lesser of 5x Annual Salary or \$500,000 in increments of \$5,000. Guaranteed issue amount is \$150,000
Spouse Coverage	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.
Child(ren) Coverage	Flat amount of \$10,000
Guaranteed Issue	Applies to any employees who enroll within 31 days of becoming eligible
Age Reductions	
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

