LIFE INSURANCE - Symetra

BASIC LIFE AND AD&D

DLC provides eligible employees with a $25,000 Life and Accidental Death & Dismemberment (AD&D) benefit; this is provided at no cost to you.

VOLUNTARY LIFE AND AD&D

Employees may purchase additional life insurance. If the employee elects a benefit, coverage can be elected for the employee's dependents. Employee and Spouse premiums are based on the employee's age, and increase on the next July 1 when you enter a new age-bracket. The Child premium is the same if you cover one child or multiple children. **Refer to the Datis e3 system for your premiums.**

Employee Life and AD&D Benefit Options	
Minimum	$10,000
Maximum	$500,000 or 5 x annual earnings, whichever is less
Guarantee-Issue	$150,000 - Initial Enrollment; at annual open enrollment, existing enrollees may increase by one increment, up to the Guarantee Issue amount, without Evidence Of Insurability.
Spouse Life and AD&D Benefit Options	
Minimum	$5,000
Maximum	$200,000 - not to exceed 100% of the employee benefit
Guarantee-Issue	$30,000 - Initial Enrollment; at annual open enrollment, existing enrollees may increase by one increment, up to the Guarantee Issue amount, without Evidence Of Insurability.
Child Life Insurance Benefit Options	
Minimum	$5,000
Maximum	$10,000
Guarantee-Issue	$10,000 - Initial Enrollment

Keep your Beneficiary Designation up to date at all times.

These benefits are reduced by 35% at age 65 and an additional 15% at age 70. Changes occur on policy anniversary, July 1.

If you leave the Company, you may be eligible to convert these benefits to an individual policy; you have up to 31 days, following your termination date, to contact the insurance company regarding your conversion rights.

A benefit in excess of the Guarantee-Issue amount is subject to underwriting approval. You must complete and submit a Statement of Health; the insurance carrier will issue written notice of your approval or denial. Once approved, the additional benefit will take effect on the first of the following month.