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SUMMARY OF GROUP LIFE INSURANCE

For the Employees of Hampshire College

For coverage effective January 1, 2015. The information in this summary may be replaced by any subsequently issued summary or policy amendment.

GROUP BASIC LIFE INSURANCE & ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE

Description of Term Life Group life insurance is term life coverage made available through your employer. Term life insurance is the most common type of life insurance and, initially, usually is the least expensive. To put it simply, it pays a death benefit if you die while you have coverage.

Description of AD&D This benefit pays an additional benefit in the event of loss of life or contractually defined injury. Coverage can be extended for other reasons not qualified as — but relating to — accidental death or dismemberment. Refer to your employee certificate for details.

Eligibility All Other Eligible Employees who are actively working a minimum of 17.5 hours each week.

Benefits Eligible Employees – 2 x your Basic Annual Earnings, to a maximum of \$150,000, of Basic Life and AD&D coverage at no cost to you paid for by your employer.

Additional AD&D Benefits Loss of Life, Loss of Speech and/or Hearing, Loss of Hand, Foot or Eye, Loss of Thumb and Index Finger on one Hand, Paralysis Benefit, Seat Belt/Airbag Benefit and Repatriation Benefit are included under AD&D for actively insured employees. Child Education, Day Care, Rehabilitation, Spouse Education and Adaptive Home and Vehicle benefits are included under AD&D at the lesser of 5% of the Principal Sum, \$5,000, or the actual cost. Includes Coma, Critical Burn and Therapeutic Counseling and Felonious Assault benefits under AD&D coverage. Certain restrictions apply. Refer to your employee certificate.

Waiver of Premium With proof of disability, Symetra Life Insurance Company will waive Life Insurance premiums for an employee that becomes disabled. Certain restrictions apply. Refer to your employee certificate.

Accelerated Death Benefit If an employee has been diagnosed as terminally ill, Symetra Life Insurance Company may pay a portion of the death benefit in advance to the employee. Refer to your employee certificate.

Conversion A conversion benefit is available that allows you to convert your group coverage to an individual policy if certain conditions are met. Refer to your employee certificate.

Benefit Reduction

Benefit amounts will be reduced by the following percentages according to age category:

- 35% at Employee's age 70
- 50% at Employee's age 75

Benefit reduction will apply to the original benefit amount and will be rounded to the next higher \$500.

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[HAMPSHIRE COLLEGE]

GROUP SUPPLEMENTAL LIFE AND AD&D INSURANCE

Eligibility All Other Eligible Employees who are actively working a minimum of 17.5 hours each week.

Benefits

- Eligible Employees – 1, 2, 3, 4, or 5 times your Basic Annual Earnings, not to exceed \$300,000 of Supplemental Life and AD&D coverage.
- Spouse \$10,000, \$30,000 or \$50,000 of Supplemental Life and AD&D coverage, not to exceed 50% of the employees Supplemental Life and AD&D coverage.
- Child- For child(ren) ages 14 days to 6 months, \$250 of Supplemental Life coverage. For child(ren) ages 6 months to age 19; to age 26 if full-time student, \$10,000 of Supplemental Life coverage.

Supplemental Spouse and Child Life Coverages are not available unless the employee is insured for Employee Supplemental Life coverage.

Additional AD&D Benefits Loss of Life, Loss of Speech and/or Hearing, Loss of Hand, Foot or Eye, Loss of Thumb and Index Finger on one Hand, Paralysis Benefit, Seat Belt/Airbag Benefit and Repatriation Benefit are included under AD&D for actively insured employees. Child Education, Day Care, Rehabilitation, Spouse Education and Adaptive Home and Vehicle benefits are included under AD&D at the lesser of 5% of the Principal Sum, \$5,000, or the actual cost. Includes Coma, Critical Burn and Therapeutic Counseling and Felonious Assault benefits under AD&D coverage. Certain restrictions apply. Refer to your employee certificate.

Evidence of Insurability Evidence of Insurability is required for all amounts of insurance selected after the initial 31 day eligibility period. Evidence of Insurability is required for all Employee coverage amounts in excess of \$150,000. Evidence of Insurability is required for all Spouse coverage amounts in excess of \$30,000. During your 2014 enrollment period of November 3rd thru December 5th, 2014, Evidence of Insurability is waived for employees who want to increase their coverage 1 level up to \$150,000.

Conversion A conversion benefit is available that allows you to convert your group coverage to an individual policy if certain conditions are met. Refer to your employee certificate.

Waiver of Premium With proof of disability, Symetra Life Insurance Company will waive Life Insurance premiums for an employee that becomes disabled. Certain restrictions apply. Refer to your employee certificate.

Accelerated Death Benefit If an employee has been diagnosed as Terminally Ill, Symetra Life Insurance Company may pay a portion of the death benefit in advance to the employee. Refer to your employee certificate.

Benefit Reduction

Benefit amounts will be reduced by the following percentages according to age category:

- 35% at Employee's age 70
- 50% at Employee's age 75

Benefit reduction will apply to the original benefit amount and will be rounded to the next higher \$500.

Rates for Supplemental Life and AD&D:

Employee and Spouse Life Rates per \$1,000 of coverage.

Employee's Age	Rates	Employee's Age	Rates
Under 25	\$0.04	50-54	\$0.33
25-29	\$0.04	55-59	\$0.50
30-34	\$0.05	60-64	\$0.52
35-39	\$0.06	65-69	\$0.94
40-44	\$0.11	70 and over	\$2.48
45-49	\$0.17		

Employee and Spouse Supplemental AD&D rate per \$1,000 of coverage: \$0.018

Child Life rate - \$10,000 of coverage: \$2.00 per family unit

How to Calculate Your Cost:

$$\text{Employee Life: } \frac{\text{_____}}{\text{(volume)}} \times \frac{\text{_____}}{\text{(rate)}} / 1,000 = \frac{\$}{\text{Monthly cost}}$$

$$\text{Employee AD\&D: } \frac{\text{_____}}{\text{(volume)}} \times \frac{\$0.018}{\text{(rate)}} / 1,000 = \frac{\$}{\text{Monthly cost}}$$

$$\text{Spouse Life: } \frac{\text{_____}}{\text{(volume)}} \times \frac{\text{_____}}{\text{(rate)}} / 1,000 = \frac{\$}{\text{Monthly cost}}$$

$$\text{Spouse AD\&D: } \frac{\text{_____}}{\text{(volume)}} \times \frac{\$0.018}{\text{(rate)}} / 1,000 = \frac{\$}{\text{Monthly cost}}$$

$$\text{Child Life: } \frac{\$10,000}{\text{(volume)}} \times \frac{\$0.20}{\text{(rate)}} / 1,000 = \frac{\$ 2.00}{\text{Monthly cost}}$$

Total Monthly
Cost

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 call 1-800-426-7784 or refer to the Group Insurance Certificate you will receive when you become insured. Coverage will be offered under Group Policy number 01-016680-00. 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. **For Class 1 Employees Only.**

Insured by Symetra Life Insurance Company