

## Group Life Insurance

## Basic Life and Accidental Death & Dismemberment

### SUMMARY OF BENEFITS

### Class 6

**Sponsored By:** Tule River Indian Tribe of California  
**Effective Date:** October 1, 2023  
**Policy Number:** 01-020665-00

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

#### Employee Life & ADD Benefit

Amount \$45,000  
 Guaranteed Issue \$45,000

#### Benefit Reduction Employee

Original Benefit 35% at age 70  
 Amount Reduced by 23% at age 75

Rounded to the next higher \$1,000

#### Eligibility

All Natural Resources and Public Works Seasonal Employees of the Tule River Tribal Office who have completed their first season excluding Housing Authority Employees, Tribal Council Members, Directors, Managers, and Gaming Commissioners

### Additional Benefit Details

**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. 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 an employee that becomes disabled. Certain restrictions apply. Please refer to your employee certificate for additional information.

**AD&D Riders** Includes Seat Belt, Airbag, and Repatriation benefit. Please refer to your employee certificate for additional information.

\*Life Only

### 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 01-020665-00. 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