



Group Life Insurance

Basic Life and Accidental Death & Dismemberment

SUMMARY OF BENEFITS

Class 1

Sponsored By: Roman Catholic Archdiocese of Boston Life and Accidental Death, Dismemberment, and Long-Term Disability Insurance Trust

Effective Date: January 1, 2022

Policy Number: 01-020399-00

Eligibility: All employees of Roman Catholic Archbishop of Boston, a Corporation Sole, and any other participating employer as defined by the Policyholder:

12- Month Employees: 1st of the month coincident with or next following 1 year of service (defined as one year during which the employee worked 1,000 hours with one or more participating employers) and currently scheduled to work 20 hours per week or more.

10 Month Employees: 1st of the month coincident with or next following 1 year of service (defined as one year during which the employee worked 1,000 hours with one or more participating employers) and currently scheduled to work 24 hours per week or more.

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

Employee Benefit Amount Life and AD&D Benefit

Option 1 Amount	\$50,000 (only available if Annual Earnings are greater than \$24,000)
Option 2 Amount	2.00 x Earnings (Round to the next higher \$1,000)*
Option 2 Min. Amount	\$10,000
Option 2 Max. Amount	\$300,000

*rounding happens after earnings multiplication and original Benefit Amount does not round if employee is in age reduction.

Benefit Reduction

Original Benefit Amount Reduced To:
80% at age 65 or 60% at age 70; then if not a multiple of \$1,000, rounded to the next higher \$1,000

Evidence of Insurability

Evidence of Insurability is required for all amounts of insurance selected after the initial 31-day eligibility period (e.g. should you change your option election from Option 1 to Option 2)



Additional Benefit Details

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.
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.
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, Repatriation, Child Education, Day Care, Spouse Education, Adaptive Home and Vehicle and Coma benefits. Also included are Bereavement Counseling, Business Travel and Helmet riders. Please refer to your employee certificate for additional information.

** Life only

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 01-020399-00. 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

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