



# Life & AD&D

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[\*Watch Video >\*](#)

## Group life insurance

Can your loved ones afford to lose your income?



You work hard to protect the people you care about, but some hardships can't be predicted.

With group life insurance, you can help ensure your loved ones have the financial protection they need if you pass away. And by enrolling in this valuable insurance at work, you can take advantage of typically lower costs and a simplified process.



### Take advantage of a simplified process with:

- ✓ Simple enrollment— Our streamlined application process makes it easy to start coverage.
- ✓ No medical questionnaires if you enroll during your initial eligibility period.<sup>1</sup>
- ✓ Convenient payroll deductions if any premium is owed.
- ✓ Flexible coverage amounts to meet your family's needs.

## Ready to get started?

**1** Review your enrollment information

**2** Follow the steps outlined by your benefits team

**3** Complete and submit your enrollment

## How much do I need?

Use this calculator to estimate how much life insurance you may need.

<b>Final expenses</b>	
How much money do you need to clear up short-term obligations and pay for final expenses? (Consider medical costs, funeral expenses and consumer debt.)	
<b>Total final expenses</b>	<b>A</b>
<b>Housing expenses</b>	
How much money do you need to pay off your mortgage or cover your housing costs?	
<b>Total housing expenses</b>	<b>B</b>
<b>Income replacement</b>	
How long do you want to extend your income stream for your family?	
Number of years	
X current annual income	
<b>Total income replacement</b>	<b>C</b>
<b>Education expenses</b>	
How much money will your children or grandchildren need to complete their education?	
Annual tuition	
X number of years	
X number of children	
<b>Total education expenses</b>	<b>D</b>
<b>Total life insurance needed today</b>	
A + B + C + D =	\$
minus	-
<b>Current life insurance</b>	\$
How much life insurance do you currently have?	
equals	=
<b>Total life insurance deficit or surplus</b>	\$



### Did you know?

47% of Americans say they have put off purchasing life insurance they know they need.<sup>2</sup>

## Examples

### Meet Aaron



Aaron knows how important it is to ensure his family is cared for if the worst happens. That's why he enrolled in his work's supplemental life insurance plan. He made sure he had enough insurance to cover his family's bills, pay off the house and send his daughter to college if he unexpectedly passed away.

Here's an estimation of how much coverage Aaron might need:

<b>Housing expenses</b>	<b>\$200,000</b>
<b>Income replacement</b> How long do you want to extend your income stream?	
Number of years	2
X current annual income	\$60,000
<b>Total income replacement</b>	<b>\$120,000</b>
<b>Education expenses</b>	<b>\$40,000</b>
<b>Total life insurance needed</b>	<b>\$360,000</b>
<b>Current individual life insurance</b>	<b>\$100,000</b>
<b>Group life insurance needed through work</b>	<b>\$260,000</b>

### Meet Jenny



Jenny worked hard to get where she is today. But between her student loans, monthly car payment and her credit card balance from moving out on her own for the first time, she knows that having group life insurance can help reduce the financial burden she'd put on her parents, who cosigned her loans, if she were to pass away.

Here's an estimation of how much coverage Jenny might need:

<b>Student loans</b>	<b>\$80,000</b>
<b>Monthly car payment (\$300 x 48 months)</b>	<b>\$14,400</b>
<b>Credit card balance</b>	<b>\$5,600</b>
<b>Total income replacement</b>	<b>\$20,000</b>
<b>Group life insurance needed through work</b>	<b>\$100,000</b>

NOTE: These examples are for illustrative purposes only and are meant to provide a general overview of how coverage works. Any resemblance to actual persons is purely coincidental.



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777 108th Avenue NE, Suite 1200  
Bellevue, WA 98004-5135

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**To learn more, contact your company's benefits representative.**

Group life policies, insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, are not available in any U.S. territory. Base certificate form number is LGC-13500-CERT 08/06.

Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. For costs and complete details of the coverage, contact your benefits representative.

<sup>1</sup> Up to the maximum guaranteed issue amount.

<sup>2</sup> "2021 Insurance Barometer Study Reveals Common Misconceptions That Prevent Americans from Getting Life Insurance They Know They Need," LIMRA. Published April 2021, <https://www.limra.com/en/newsroom/news-releases/2021/2021-insurance-barometer-study-reveals-common-misconceptions-that-prevent-americans-from-getting-life-insurance-they-know-they-need>.



**Group Life Insurance**

**Basic Life and Accidental Death & Dismemberment**

**SUMMARY OF BENEFITS**

**Class 1**

**Sponsored By:** Sharp Transportation, Inc.  
**Effective Date:** July 1, 2023  
**Policy Number:** 01-020651-00

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

**Eligibility**

All Active Full-Time Employees working a minimum of 30 hours per week.

**Employee Life and AD&D Benefit**

Amount	\$25,000
Guaranteed Issue (Life benefit only)	\$25,000

**Benefit Reduction Employee**

Original Benefit Amount	65% at age 65
Reduced To	50% at age 70

**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.
Portability	This coverage may be continued at group rates upon termination of employment. Certain restrictions 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 a period of time for an employee that becomes disabled prior to a certain qualifying age. Certain restrictions, such as an elimination period, apply. Please refer to your employee certificate for additional information.
AD&D Riders	Includes Seat Belt, Airbag, Repatriation, Child Education, Day Care, Rehabilitation, Spouse Education, Felonious Assault and Coma benefits. Please refer to your employee certificate for additional information.

**Value Added Services**

Beneficiary Companion	Support services for beneficiaries who have experienced a loss.
Travel Assist	Travel assistance services for employees and eligible dependents traveling more than 100 miles from home.
Identity Theft Protection	Help is just a phone call away wherever employees travel, including lost wallet protection, translation service and emergency cash.

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 01-020651-00. 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



**Group Life Insurance**

**Supplemental Life and Accidental Death & Dismemberment**

**SUMMARY OF BENEFITS**

**Class 1**

**Sponsored By:** Sharp Transportation, Inc.  
**Effective Date:** July 1, 2023  
**Policy Number:** 01-020651-00

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

**Eligibility**

All Active Full-Time Employees working a minimum of 30 hours per week and their eligible dependents.

**Employee Life and AD&D Benefit**

Amount: Increments of \$10,000  
 Maximum Amount: Lesser of \$500,000 or 5 x Earnings  
 Guaranteed Issue (Life benefit only): \$200,000

**Spouse Life and AD&D Benefit**

Spouse Amount: Increments of \$5,000  
 Maximum Amount: \$250,000 not to exceed 100% of Supplemental Employee Coverage  
 Guaranteed Issue (Life benefit only): \$50,000

**Child Life and AD&D Benefit**

Child Amount: Live Birth to 26 year(s): Increments of \$1,000 to a maximum of \$10,000  
 No student requirement

**Benefit Reduction Employee and Spouse**

Original Benefit Amount Reduced To: 65% at age 65  
 50% at age 70  
 Benefits Terminate at Age 70 for Spouse  
 Spouse Age Reductions and Termination are Based on Employee Age

**Evidence of Insurability**

Evidence of Insurability is required for all amounts of insurance selected after the initial 31-day eligibility period and for any amount in excess of the Guarantee Issue amount.

**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.
- Portability**: This coverage may be continued at group rates upon termination of employment. Certain restrictions 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 a period of time for an employee that becomes disabled prior to a certain qualifying age. Certain restrictions, such as an elimination period, apply. Please refer to your employee certificate for additional information.
- AD&D Riders**: Includes Seat Belt, Airbag, Repatriation, Child Education, Day Care, Rehabilitation, Spouse Education, Felonious Assault and Coma benefits. Please refer to your employee certificate for additional information.

**Value Added Services**

- Beneficiary Companion**: Support services for beneficiaries who have experienced a loss.
- Travel Assist**: Travel assistance services for employees and eligible dependents traveling more than 100 miles from home.
- Identity Theft Protection**: Help is just a phone call away wherever employees travel, including lost wallet protection, translation service and emergency cash.

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 01-020651-00. 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

# How to file a claim

## Life or accidental death

**Policy #:**

**Policyholder:**

### ① Collect the following information

- Insured's employment and insurance information, including life insurance class, company division, date of hire, coverage effective date, last day worked and (if applicable) employment termination date and salary if benefit is a multiple of earnings.
- Insured's (and if applicable, dependent's) personal information, including address, Social Security number, date of birth and deceased person's date of death.

### ② Log in to the Group Online (GO) portal

Visit [www.symetra.com/GO](http://www.symetra.com/GO) to log in.

#### Initiate a claim in GO:

- Click on the claims tab and select "Initiate a claim."
  - Select claim type (Life) from the drop-down list.
  - Select "Primary Insured" or "Dependent" from the drop-down list.
  - Enter all required information and any notes or comments.
  - Submit the form, and a claim will be set up the same day.
- Download the death claim packet from the "Forms" tab and complete and submit as instructed.

#### Or initiate a claim by mail:

- Click on the "Forms" tab in GO.
  - Download the death claim packet.
  - Enter all required information.
  - Mail the completed claim form and supporting documentation as instructed in the packet.

#### Supporting documentation

- Original certified death certificate with cause and manner of death for non-accident claims in excess of \$250,000 and for accident claims in excess of \$150,000; otherwise, a photocopy is acceptable.
- All enrollment and beneficiary forms completed by the insured. Screenshots of electronic enrollment and beneficiary elections are acceptable if the history can be shown.
- Completed Beneficiary Statement from each beneficiary (or insured, if death of a dependent).
- Proof of earnings as defined in your policy for claims in excess of \$100,000 when benefit amount is based on earnings.
- If death is due to an accident, provide supporting documents (accident or police report, newspaper article, etc.) and medical authorization form completed by the insured or beneficiary.
  - You may request that the beneficiary or insured mail the death certificate, Beneficiary Statement(s) and, if applicable, accidental death supporting documents directly to Symetra.

#### Contact us:

[LADCLA@symetra.com](mailto:LADCLA@symetra.com)

[www.symetra.com/MyGO](http://www.symetra.com/MyGO)

Call 1-877-377-6773

Monday–Friday

8a.m. to 8 p.m. ET

Fax: 1-877-737-3650

Mailing address:

P.O. Box 1230

Enfield, CT 06083

[Continued >](#)



## Frequently asked questions

### What happens after the claim is submitted?

The claim will be assigned to a Life Claims Specialist the day it is received. A letter acknowledging receipt will be sent to the policyholder and beneficiary (or beneficiaries, if more than one). The claim will be reviewed within 48 hours; if additional information is needed to make a claim determination, it will be requested from the policyholder or beneficiary.

### How long does it take for a claim to be paid?

Once all necessary information is obtained, payment usually takes less than five business days. Payment is sent directly to any beneficiaries, and the policyholder will be notified in writing.

### Who do I contact if I have a question about a claim?

Call our toll-free number, \_\_\_\_\_, or send an email to LADCLA@symetra.com. Refer to the claim number found in the acknowledgment letter.

### How can I check the status of a claim?

Contact Symetra at \_\_\_\_\_, or log into the GO portal through [www.symetra.com/GO](http://www.symetra.com/GO) to view your claim data.

### Can a claim be processed when the death certificate notes the cause of death as “pending” or “to be determined”?

The specific cause of death must be listed on the death certificate before the claim can be processed. When a death certificate does not include the specific cause of death, an amended death certificate is usually issued shortly thereafter. If there is an extended delay or difficulty obtaining the amended death certificate, contact the Life Claims Specialist for assistance.

### Can the life portion of a life and accidental death claim be paid if the investigation of accidental death is ongoing?

Yes. If we determine the insured was eligible for the life benefit, it will be paid immediately.

### Is the original enrollment form required?

The original form is required when the claim is for an insured's death. Copies should be submitted for the death of a dependent.

### What if an enrollment and/or beneficiary form is not available?

Submit the claim with the documents you have available. Include a note explaining that you have no enrollment or beneficiary forms and why. The Life Claims Specialist will review the claim and determine any appropriate beneficiaries in accordance with the policy. You will not have anyone complete a Beneficiary Statement in this situation.

### Can a benefit payment be issued to a beneficiary residing in a foreign country?

Yes. Benefits will be issued in U.S. dollars. If the beneficiary does not have a Taxpayer Identification Number or Social Security number, the payment may be subject to withholding tax.

### Does the beneficiary designation in a will supersede a beneficiary designation for the group life insurance policy?

No. The beneficiary designation for the group life insurance policy will determine any beneficiaries.

### What happens if the beneficiary is a minor?

If the beneficiary is a minor child, the custodian or guardian should complete the Beneficiary Statement on his or her behalf. State laws do not allow payment of a benefit directly to a minor. Benefits may be paid to a court-appointed guardian of the minor beneficiary's estate or, depending on the beneficiary's state of residence and the amount of the payment, to an adult custodian under the Uniform Transfer to Minors Act (UTMA). A third option is for Symetra to hold the proceeds in an interest-bearing account until the minor beneficiary reaches legal age, at which time the benefit will be paid directly to the beneficiary. The Life Claims Specialist will discuss these options with the custodian of the minor beneficiary.

### What is the effect of divorce on beneficiary designations?

This varies based on applicable state law and whether the group plan is subject to ERISA. Typically, Symetra cannot enforce the terms of divorce decrees without a court order directing Symetra to take a specific action.

### Can a funeral home be paid directly?

The funeral home may be paid directly if we receive a funeral home assignment that identifies the Symetra policy and is signed by the beneficiary.<sup>1</sup> If there is more than one beneficiary and the intent is for the beneficiaries to share in the reimbursement, each beneficiary must sign an assignment. Assignment forms are provided by the funeral home.

### What happens if the beneficiary is an estate or trust?

If the beneficiary is an estate or trust, the executor/administrator or trustee should complete the Beneficiary Statement and provide a copy of the estate papers or trust agreement.

### Is the benefit taxable?

While life insurance proceeds are not taxable, interest payable on the proceeds may be considered taxable income. If the interest payable on a life insurance claim totals more than \$600, Symetra will mail an IRS 1099-INT form to the recipient in January of the year following the claim payment. The recipient should consult a tax advisor for more information.

### What if my claim or payment of a benefit is denied?

Symetra will send an explanation letter to any beneficiaries with instructions on how to file an appeal if they disagree with our decision. The policyholder will receive written notice that the claim or a benefit has been denied. If we receive additional information to support the original claim, a Life Claims Specialist will conduct a review. If the new documentation supports reopening the claim, we will do so. If no new information is sent with the appeal, or if the original decision is upheld, the file will be assigned to an appeals specialist for further review.



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This is a brief description of some claim procedures that may apply to your Symetra Group Life policy. It is not intended to become part of your plan, nor does it replace the information or benefits contained in the policy. If there is any conflict between the provisions in this document and the policy, the policy will prevail.

Group life policies, insured by Symetra Life Insurance Company, 777 108th Avenue NE, Suite 1200, Bellevue, WA 98004, are not available in any U.S. territory.

Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions. For costs and complete details of the coverage, call your HR representative.

<sup>1</sup> Not applicable if the beneficiary is a minor.

# Extending life insurance protection after group coverage ends

## Portability vs. Conversion

Your group life insurance policy includes conversion and portability provisions. Exercising one of these options can help you avoid a future gap in your life insurance coverage.

### Portability

#### Continuing group term life benefits for a period of time

Portability allows you to continue your existing group coverage after you leave your employer for a limited period of time or until you're eligible under a new group plan. This temporary coverage offers a lower-cost option than converting to a permanent policy. Portability may be available for your spouse and dependents if they're covered under your current group plan.

Portability coverage is subject to certain conditions and restrictions:

- You must not have reached Social Security Normal Retirement Age.
- You must not elect more coverage than the amount that is ending.
- Your benefit amount may be subject to age-based reductions.
- Your original company's group life insurance policy and the portability provision must be in-force at the time of application.
- You must not be entering active military service.

Portability can be a good option if you're likely to become employed at a company offering its own group life plan. The ported policy can effectively serve as a "bridge" until your new group life insurance is effective.

### Conversion

#### Offering a lifetime of coverage

Conversion allows you to transition your employer-sponsored coverage to a permanent, individual life insurance policy. This type of coverage may make sense if you need a more consistent level of coverage, perhaps following the purchase of a new home, the birth of a child or other life events.

When deciding if conversion is the right choice for you, keep in mind the following:

- Coverage for you, your covered spouse and/or eligible dependents will generally remain the same as your group term policy and does not require a new medical exam.
- Compared to group coverage, individual life insurance tends to be more expensive due to determining factors such as age, gender and the amount of coverage requested.
- Permanent life insurance coverage can accumulate cash value.

Though an individual life insurance policy is a bigger financial commitment than a group term policy, conversion may be a good option if you're looking for a more permanent solution.

Understanding the difference between portability and conversion will help you decide which option is right for you. The next page provides an easy-to-follow overview of these two provisions.

[Continued >](#)

## At-a-glance: portability vs. conversion

	Policy type	Length of coverage	Cost	Cash value	Maximum benefit
<b>Portability</b>	Group term life insurance	Provides protection until the maximum age is reached, provided required premiums are paid.	Pricing is set by Symetra and is determined by age and tobacco usage. Ported rates tend to be lower than conversion rates.	No	Determined by the insurance carrier; the lesser of your current amount or the port maximum. Generally \$250,000.
<b>Conversion</b>	Individual permanent life insurance	Provides lifetime protection when sufficient premiums are paid.	Pricing is based on individual rates, which tend to be more expensive than “ported” policies.	Yes	Employees can usually convert their full group policy face amount.

## Frequently asked questions

### Will I be required to take a medical exam?

No. A medical exam is not required, and you don't have to answer any medical questions.

### Can my Accidental Death and Dismemberment (AD&D) coverage be ported or converted?

No. Your AD&D benefits are not eligible for portability or conversion.

### How much does it cost?

- **Portability:** Portability rates are based on tobacco usage within the last 12 months and age. The actual cost (rate) will differ from your current group rate and tends to be lower than conversion. Rates are reviewed annually and may change.
- **Conversion:** You can estimate your new life insurance rates by using our online calculator located at [www.symetralifeconv.com](http://www.symetralifeconv.com). Enter your information as directed and then, if interested in applying for conversion, fill out the Request for Information Form. The actual cost is determined by your age, gender, the amount of life insurance coverage you elect and other factors. Call HRMP at 1-888-999-4767 for a quote.

### How much time do I have to port or convert my coverage?

Your completed application must be received within 31 days from the date your group coverage ends. In some states, your employer is required to notify you of your right to convert at least 15 days prior to this date.

### Once I'm covered, will my benefit amount stay the same?

- **Portability:** Your benefit amount remains the same as of the time you port coverage. However, the benefit amount will reduce beginning at age 65. Contact your HR representative for more information.
- **Conversion:** Your benefit amount will stay the same, provided that required premiums are paid. Call HRMP at 1-888-999-4767 for more information.

### Will I have life insurance coverage during the port/conversion period?

Yes. Your group insurance benefits remain in effect during the 31-day transition to the converted policy. Your portability coverage, if approved, will become effective on the day after your group insurance benefits terminated.

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**For more information about portability and conversion, talk with your human resources representative.**



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