



Group Life Insurance

Basic Life and Accidental Death & Dismemberment

SUMMARY OF BENEFITS

Class 1

Sponsored By: Idaho AGC Health Benefit Plan
Effective Date: January 1, 2020
Policy Number: 01-018070-00

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

Employee	Life Benefit
Amount	\$25,000
Minimum Amount	\$25,000
Maximum Amount	\$25,000
Guarantee Issue	\$25,000

Employee	AD&D Benefit
Amount	\$25,000
Minimum Amount	\$25,000
Maximum Amount	\$25,000

Spouse	Dependent Life Benefit
Spouse Amount	\$5,000
Maximum Amount	\$5,000
Guarantee Issue	\$5,000

Child	Dependent Life Benefit
Child Amount	15 day(s) to 26 year(s): \$5,000

Benefit Reduction	Employee's Age
Current Benefit	35% at age 70
Amount Reduced By	15% at age 75
	20% at age 80

Benefit Reduction	Spouse's Age
	Benefits Terminate at Age 70

Eligibility

All active full-time employees eligible for medical coverage working a minimum of 30 hours per week and their eligible dependents.

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 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, Rehabilitation, Spouse Education, Adaptive Home and Vehicle, Critical Burn, Therapeutic Counseling, 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.

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

Symetra® is a registered service mark of Symetra Life Insurance Company.

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 01-018070-00. 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

Basic Life and Accidental Death & Dismemberment

SUMMARY OF BENEFITS

Class 1

Sponsored By: Trustees of the Idaho AGC Benefit Plan Trust
Effective Date: January 1, 2023
Policy Number: 01-018070-00

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

Member	Life and AD&D Benefits
Amount	\$25,000, Flat Benefit Amount
Guaranteed Issue	\$25,000 (Applies to Life Benefit Only)
Spouse	Dependent Life Benefit
Spouse Amount	\$5,000, Flat Benefit Amount
Guaranteed Issue	\$5,000
Child	Dependent Life Benefit
14 Days to 26 Years	\$5,000, Flat Benefit Amount
Benefit Reduction	Member
Member	Current Benefit Amount Reduced By: 35% at age 70 15% at age 75 20% at age 80
Spouse	Benefits terminate at age 70
Eligibility	All active members eligible for medical coverage working a minimum of 30 hours per week and their eligible dependents.
Additional Benefit Details	
Accelerated Death Benefit	If a member has been diagnosed as terminally ill, Symetra Life Insurance Company may pay a portion of the death benefit in advance to the member. Please refer to your member 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 member certificate for additional information.
Portability	This coverage may be continued at group rates upon termination of employment. Certain restrictions apply. Please refer to your member 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 a member 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, Adaptive Home and Vehicle, Critical Burn, Therapeutic Counseling, Felonious Assault and Coma benefits. Please refer to your member certificate for additional information.

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Value Added Services

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

Contact Information for Claims

Symetra Life Insurance Company	Phone: 1-877-377-6773
Life and Absence Management Center	Fax: 1-877-737-3650
P.O. Box 1230	
Enfield, CT 06083-1230	

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