

Group Disability Insurance: Supplemental Life and Accidental Death & Dismemberment



*California Dental Hygienists' Association
The Voice of Dental Hygiene*

SUMMARY OF BENEFITS

Sponsored by: California Dental Hygienists' Association
Insurance Company: Symetra Life Insurance Company

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

MEMBER:	LIFE & AD&D BENEFIT:
Amount	Increments of \$10,000
Maximum Amount	Lesser of \$500,000 or 5 times Earnings (rounded to the next higher \$1,000)
Guarantee Issues	\$100,000

ELIGIBILITY:
All eligible due paying members of the California Dental Hygienists' Association.

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 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 Member that becomes disabled. Certain restrictions apply. Please refer to your Member certificate for additional information.

AD&D Riders

Includes Seat Belt/Airbag, Repatriation, Child Education, Day Care, Rehabilitation, Spouse Education and Adaptive Home & Vehicle benefits. Please refer to your Member certificate for additional information.



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This summary provides only a brief description of the Disability Income Insurance coverage insured by Symetra Life Insurance Company under the GDC 4000 series Group Disability Income 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. All benefits are subject to the terms and conditions of the Group Policy. If there is a difference between 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.