



Group Life Insurance

Supplemental Life

SUMMARY OF BENEFITS

Sponsored By: Knox County Government/Knox County Schools
Effective Date: January 1, 2025
Policy Number: 01-020046-00

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

Employee Life Benefit

Amount: Increments of \$15,000
Minimum Amount: \$15,000
Maximum Amount: \$300,000

Spouse Life Benefit

Spouse Amount: Options of \$10,000, \$20,000, \$30,000
Minimum Amount: \$10,000
Maximum Amount: \$30,000

Child Life Benefit

Child Amount: Live Birth to 26 year(s): \$5,000

Benefit Reduction Employee and Spouse

Reductions: None

Eligibility

All Active Full time and Part time Employees working a minimum of 18.5 hours per week and their eligible dependents.

Annual Enrollment

Annual Enrollment Period: As determined by Your Employer on a yearly basis. During this enrollment period, the EOI requirement is waived for benefit increases listed below. Allowable benefit increases are:
For newly enrolled: Employees: one increment of \$15,000. Spouses: one option of \$10,000.
For currently enrolled: Employees: one increment of \$15,000. Spouses: one option of \$10,000.

Benefit increases may not exceed the policy's guaranteed issue amount.

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 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 employee that becomes disabled. Certain restrictions apply. 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.