

Group Life Insurance

Basic Life

SUMMARY OF BENEFITS

Sponsored By: California Association of Professional Employees Benefit Trust
Effective Date: January 1, 2025
Policy Number: 01-020330-00

Eligibility

Los Angeles County Employees Enrolled in the CAPE Trust Sponsored
 CAPE/Blue Shield Medical Plans-Eligibility Determined by the County

Member	Life Benefit
Amount	\$20,000
Guaranteed Issue	\$20,000

Benefit Reduction	Member
Original Benefit	65% at age 70
Amount Reduced To	50% at age 75

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.
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.

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.

BENEFICIARY DESIGNATION FORM INSERTED IN BACK WITH SUBMISSION INSTRUCTIONS

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 01-020330-00. 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.