

# SYMETRA SELECT BENEFITS INSURANCE

Select Benefits allows you to offer limited benefit medical insurance to all your eligible employees. You can choose one of our 40 standard plans, or we can create a benefit plan that is customized to your specific needs.

When electing a monthly plan, you have the flexibility to structure pricing by *composite* or *tiered* rates. With composite rates, one price includes the employee *and* all eligible dependents. Tiered rates separate pricing so you and/or employees only pay for the number of dependents that need insurance.

Here is an example of a monthly plan with tiered rates. Rates shown are total premium per month, per employee.

COMPOSITE	
	Employee + All Eligible Dependents
Class A	\$89.58
Class B	\$94.06
Class C	\$98.54

2-TIER RATES		
	Employee	Family
Class A	\$57.05	\$125.64
Class B	\$59.90	\$131.92
Class C	\$62.76	\$138.20

3-TIER RATES			
	Employee	Employee + 1	Employee + 2 or more
Class A	\$57.05	\$116.84	\$133.55
Class B	\$59.90	\$122.68	\$140.23
Class C	\$62.76	\$128.52	\$146.91

4-TIER RATES				
	Employee	Employee + Children	Employee + Spouse	Family
Class A	\$57.05	\$80.79	\$133.55	\$137.95
Class B	\$59.90	\$84.83	\$140.23	\$144.85
Class C	\$62.76	\$88.87	\$146.91	\$151.75

All rates are subject to change.

Tiered rates allow you to select the rate structure that works best for you and your employees.

Class A employer pays 100% of premium  
 Class B employer pays 50% to 99% of premium  
 Class C employer pays 10% to 49% of premium

For more information, contact your Symetra Financial representative.

## SYMETRA<sup>SM</sup> FINANCIAL

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Select Benefits is not a replacement for a major medical policy, but designed to cover insurance benefits, at a fixed dollar amount, that your employees and eligible dependents use on a routine basis. The policies may be subject to exclusions, limitations, reductions and termination of benefit provisions. The Select Benefits Indemnity Insurance Policy and Select Benefits Outpatient Prescription Drug Policy are insured by Symetra Life Insurance Company. In most states, policy numbers are LGC-8786 2/03 and LGC-8787 2/03 or LGC-3000 2/99, respectively.