

**Tuscaloosa Plumbers and Pipefitters Local Union 372 Welfare Plan – Group Life Insurance Benefits**

**SYMETRA – Group Term Life Policy 01 016868 00**  
 P.O. Box 2993 \* Harford, CT 06104-2993 \* 1-800-943-2107

The Local 372 Welfare Plan, in addition to the excellent health benefits offered through the Blue Cross Blue Shield policy of insurance, also offers a life insurance benefit. The life insurance benefit is insured with SYMETRA Life Insurance Company and the policy of insurance governs the terms of coverage. Any member covered by the health insurance with Blue Cross and Blue Shield is also eligible for the life insurance benefit. The following will provide you with a summary of the life insurance policy. The Welfare Plan pays the insured premium when you are eligible based on hours worked. When paying COBRA or Direct-Pay the premium is included in the monthly amount of the required premium.

**Class 1** Active Members eligible based on the Quarterly Eligibility system or covered under the Plan based on COBRA or Direct-Pay premium payment.

**Class 2** Retired Members eligible for the Retired Health Plan based on premium payment.

**Basic Life** \$50,000.00 Principle Sum – insurance benefit for the employee

**AD&D** \$50,000.00 Principle Sum – insurance benefit for the employee  
 Accidental Death & Dismemberment (AD&D)

	Age	Reduction to Principle Sum		
<b>Age Reduction</b>	65	65%	\$ 32,500	
	70	45%	\$ 22,500	
	Active & Retired	75	30%	\$ 15,000
		80	20%	\$ 10,000
	Principle Sum	85	15%	\$ 7,500
		90	10%	\$ 5,000

The Policy of Insurance Certificate explains the life insurance benefit in more detail. You can obtain a copy of that document free of charge by contacting the Plan Manager.

**Other**

Seat belt	10%	of Basic AD&D Principle Sum
Air bag	5%	of Basic AD&D Principle Sum
Repatriation	5%	of Basic AD&D Principle Sum

**Policy of Insurance** – The policy of insurance governs all benefits and eligibility. Only SYMETRA can determine eligibility and the benefit amount based on the terms of the insurance policy. There is also a waiver of premium benefit for a disabled member after the first 9 months of disability up to age 65 years. To file a claim for the waiver benefit, contact the Plan Manager. There is also a conversion privilege to convert the group term life to a whole life policy at a higher cost with SYMETRA.

**Filing a Claim – Beneficiary Designation**

You can file a claim or designate or change your beneficiary designation by contacting the **Plan Manager** –

**Claire Fulton**  
**Alabama Administrators**      **Phone: (251) 478-5412 or 1-800-221-7025**  
**1717 Old Shell Road**                      **Claire@benmanager.com**  
**Mobile, AL 36604**

**General Information:**

Plan Name:	Tuscaloosa Plumbers & Steamfitters Local 372 Welfare Plan
EIN & Plan Number:	63-0267566 & 501
Plan Year:	July 1 <sup>st</sup> of the year through June 30 <sup>th</sup> of the following year
Agent for Legal Service:	Alabama Administrators, 1717 Old Shell Road, Mobile, AL 36604 – (251) 478-5412
Administrator:	Board of Trustees (2 Union Trustees and 2 Employer Trustees)