



Life insurance coverage available with no health questions

There are certain times in which you can enroll for coverage without answering health questions. Below is a summary of those options.

A full list of your life insurance coverage options is outlined on the next page. To apply for coverage other than what's outlined here, you'll answer a few questions about your health history – along with height and weight.

Within 31 days of initial eligibility

- Employee: Elect up to \$300,000
- Spouse/domestic partner: Elect up to \$50,000

During each annual enrollment

- Employee: Increase your existing supplemental life coverage up to \$50,000, not to exceed \$300,000
- Spouse/domestic partner: Increase your existing spouse/domestic partner supplemental life coverage up to \$25,000, not to exceed \$50,000

Within 31 days of a family status change

- Employee: Increase your existing supplemental life coverage; not to exceed a maximum of \$300,000
- Spouse/domestic partner: Increase your existing spouse/domestic partner supplemental life coverage; not to exceed a maximum of \$50,000*

Health questions never required

- Enrolling for child and/or supplemental AD&D coverage never requires health questions when elected during any of the above events

Once your coverage is effective, you never have to re-enroll to continue your coverage.

*If your family status change is a new marriage, your spouse/domestic partner is also eligible to elect up to \$50,000 in supplemental life coverage.

Prepared for:



Initial eligibility refers to the first time a person is eligible for coverage. For you, the employee, this is when you're hired and become eligible for benefits.

For your spouse/domestic partner, it's when you become eligible for benefits or within 31 days of a new marriage.



Basic coverage (automatically enrolled)

Basic term life and AD&D	2x your annual compensation (multiplied, and then rounded to the next higher \$1,000)	<ul style="list-style-type: none"> • Maximum: \$1,000,000 • Includes matching AD&D benefit • Age reductions apply¹
-------------------------------------	---	--

Optional coverages

Employee supplemental life	\$10,000 increments	<ul style="list-style-type: none"> • Maximum: \$1,000,000 • Age reductions apply¹
Spouse/ domestic partner supplemental life	\$5,000 increments	<ul style="list-style-type: none"> • Maximum: \$260,000 • Age reductions apply¹
Child supplemental life	\$2,000 increments	<ul style="list-style-type: none"> • Maximum: \$10,000 • Children are eligible from live birth until age 26²
Supplemental AD&D	Employee: \$10,000 increments Spouse/domestic partner: \$5,000 increments Child: \$2,000 increments	<ul style="list-style-type: none"> • Employee AD&D maximum: \$1,000,000 • Spouse/domestic partner AD&D maximum: \$260,000 or 100% of employee's life amount • Child(ren) AD&D maximum: \$10,000 • Employee must be enrolled in supplemental AD&D coverage in order to elect spouse/ domestic partner or child AD&D coverage

If your spouse/domestic partner or child is eligible for coverage as an employee, they cannot be covered as your dependent. A child may be covered by only one employee.

1. Beginning at age 65, coverage reduces to a percentage of the amount in effect prior to age 65: to 65 percent at age 65 and to 50 percent at age 70.

2. Children older than 26 are also eligible if they are physically or mentally incapable of self-support, were incapable of self-support prior to age 26 and are financially dependent on you for more than one-half of their support and maintenance.

Monthly cost of coverage

Employee/spouse/domestic partner supplemental life (rates/\$1,000/month)

Age	Employee	Spouse/domestic partner
Under 25	\$0.032	\$0.035
25-29	0.032	0.035
30-34	0.041	0.045
35-39	0.058	0.064
40-44	0.068	0.076
45-49	0.104	0.115
50-54	0.176	0.196
55-59	0.316	0.351
60-64	0.399	0.443
65-69	0.750	0.833
70 and over	1.211	1.345

Child supplemental life

One premium provides coverage for all eligible children

\$0.081 per \$1,000

Supplemental AD&D (rates/\$1,000/month)

Employee only	\$0.018 per \$1,000 per month
Spouse/domestic partner	\$0.022 per \$1,000 per month
Child	\$0.015 per \$1,000 per month

Please note, employee and spouse/domestic partner rates increase with age and are subject to change.

Here's how to calculate your premium:

Coverage amount	\$
divided by 1,000	\$
times your rate (based on your age)	\$
Monthly premium	\$

Enroll today or name/update your beneficiary

Visit: my.adp.com

Questions?

Access AskSyndi at synh.service-now.com/esc from your computer or mobile device to find information on benefits or to submit a benefits inquiry.

Frequently asked questions

What is term life and AD&D insurance?

Group term life insurance provides a cost-effective way to prepare for the unexpected by adding an extra level of protection during your working years. Your loved ones may benefit from life insurance to cover medical bills, funeral costs and estate management expenses. It can also be a critical resource in helping with your family's ongoing expenses.

Accidental death and dismemberment (AD&D) insurance provides additional financial protection in the event that a covered accident results in an insured person's loss of life, hearing, sight, paralysis and more.

Do I have to answer health questions?

Enrolling for coverage other than what is outlined on page one will require that you answer a few questions about your health history, along with height and weight. Based on your answers, it will be determined whether anything further is needed to make a decision to approve or decline the application. If by any chance your application is not approved, you will still get any coverage that didn't require the health question and it will not affect any coverage you already have.

What should I know about naming a beneficiary?

Naming a beneficiary, and keeping it up to date with life's changes, can help ensure any proceeds are paid according to your wishes and without delay. You can name a person, charity, trust or your estate. You can also break up the payout by percentage. Beneficiary changes can be made anytime throughout the year.

Can I take my coverage with me if I leave Syneos Health?

You can continue to be insured with Securian beyond active employment without answering health questions. Premiums are generally higher than those paid by active employees.

This is a summary of plan provisions related to the insurance policy issued by Securian Life Insurance Company to Syneos Health. In the event of a conflict between this summary and the policy and/or certificate, the policy and/or certificate shall dictate the insurance provisions, exclusions, all limitations and terms of coverage. All elections or increases are subject to the actively-at-work requirement of the policy.

Insurance products are issued by Securian Life Insurance Company, a New York authorized insurer. The company is headquartered in St. Paul, MN. Securian Life is solely responsible for financial obligations under the policies or contracts it issues.

Products are offered under policy form series 14-31700 and 14-31900.

Securian Financial is the marketing name for Securian Financial Group, Inc., and its subsidiaries. Securian Life Insurance Company is a subsidiary of Securian Financial Group, Inc.



Learn more

Visit Securian's education microsite to learn more about naming beneficiaries, the experience of applying for coverage that requires health questions and much more.

Visit

securian.com/syneos-insurance



Evaluate your insurance needs

Visit Benefit Scout® to learn more about your insurance options and costs, ask questions and determine your needs.

Visit lifebenefits.com/syneos



PREPARE
PROTECT
SECURE

lifebenefits.com

400 Robert Street North, St. Paul, MN 55101-2098
©2024 Securian Financial Group, Inc. All rights reserved.

F84168-5 Rev 11-2024 DOFU 5-2023
2837095