

SYMETRA

First Symetra National Life Insurance Company of New York

**Uniformed Firefighters Association
of Greater New York**

Summary Plan Description

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Group Term Life and Accidental Death & Dismemberment Insurance Plan

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GROUP TERM LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE PLANS INTRODUCTION

We offer you several benefits that provide financial protection for your family in case of death or dismemberment, including the Group Term Life Insurance Plan and the Accidental Death & Dismemberment Plan (AD&D).

- You are offered the opportunity to purchase Group Term Life Insurance
- You are offered the opportunity to purchase Accidental Death & Dismemberment Insurance
- You are offered the opportunity to purchase Dependent Life Insurance for your spouse and child(ren)

The plans are sponsored by Uniformed Firefighters Association of Greater New York.

SYMETRA is the carrier and the claims administrator for the Group Term Life Insurance benefits.

American Home Assurance Company is the carrier and the claims administrator for the Accidental Death & Dismemberment Life Insurance benefits.

This Summary Plan is not a contract of insurance. It contains only the major terms of insurance coverage and payment of benefits under the Group Term Life and Group Accidental Death & Dismemberment Policies. It replaces any and all Summary Plans that may have been issued to you earlier.

If there are any discrepancies between this Summary Plan Description and the Group Term Life and Group Accidental Death & Dismemberment Policies, the Group Term Life and Group Accidental Death & Dismemberment Policies will be the governing documents in all cases.

GROUP TERM LIFE HIGHLIGHTS

The Group Term Life Insurance Plan pays a benefit to a designated beneficiary in the event the covered person dies. The Group Accidental Death & Dismemberment Insurance Plan pays an additional benefit to you, or to a designated beneficiary, should you suffer a covered accidental death or dismemberment caused directly and independently of all other causes (except as limited by the AD&D Exclusions). The Company will require that authentic proof of death and/or dismemberment be supplied.

Life Insurance Benefits

Class	Amount of Life Insurance	
All Active Firefighters who elect coverage	Option 1:	\$100,000
	Option 2:	\$200,000
	Option 3:	\$300,000
	Option 4:	\$400,000
	Option 5:	\$500,000
Class	Amount of Retiree Life Insurance	
Retirees after June 1, 2006	Inforce	Retiree Benefit
	\$500,000	\$150,000
	\$400,000	\$125,000
	\$300,000	\$100,000
	\$200,000	\$100,000
	\$100,000	\$ 50,000

Retirees prior to 6/1/2006 have grandfathered amounts.

The life insurance benefit amount to be carried into retirement will be based upon the amount of active insurance you had in effect one year prior to retirement date. Later upgrades will be excluded from retirement formula regardless of approval from the insurance company.

The UFA subsidizes retirees premiums with the following exception: Effective March 1999, the UFA will no longer offset premiums of new promotees above the rank of Firefighter/Fire Marshall/Wiper. Effective January 1, 2007, the UFA will no longer subsidize any promoted premiums prior to March 1, 1999.

Evidence of Insurability

New Firefighters have 31 days from their appointment date to choose insurance coverage up to the maximum benefit of \$500,000, guaranteed issue. The new firefighter has the choice to increase his benefit up to \$500,000 any time during that 31 day period without providing Evidence of Insurability.

After the 31 day period, the new firefighter may purchase an additional \$100,000 (up to the maximum of \$500,000) in the calendar year that he is appointed, but he must provide Evidence of Insurability.

Dependent Voluntary Life coverage are outlined below:

- Child (ren) coverage was automatically increased from \$4,000 to \$5,000 for all members with no additional cost.
- Dependent unmarried Child (ren) age limit was increased to 25 for non-full-time students and 26 for full-time students (was 19 and 23, if student).

Note: If a member has dependent life coverage, they are automatically enrolled in Dependent AD&D coverage. (Spouse- \$25,000 and Child-\$5,000) 6/1/06

At retirement, the active life benefit under the group plan decreases to the following retiree life benefit amount:

ACTIVE	RETIREE BENEFIT
\$500,000	\$150,000
\$400,000	\$125,000
\$300,000	\$100,000
\$200,000	\$100,000
\$100,000	\$ 50,000

Reduction Schedule

For Group Term Life Insurance:

On and after your 65th birthday, we decrease the amount of your insurance.

All firefighters retire at age 65.

Age When Reduction Occurs:	Percentage by which amount of in-force insurance will be reduced:
66	20%
67	40%
68	60%
69	80%

*Coverage terminates at age 70

**Dependent's
Term Life
Insurance**

Class I-Actives	Amount of Insurance
Spouse: Domestic Partners are not covered under spousal coverage	\$100,000
Child (each) – 14 days to 25 years, 26 if full-time, unmarried student:	\$5,000

Class II-Retirees	Amount of Insurance
Spouse: Domestic Partners are not covered under spousal coverage	\$25,000* *unless retirees only have \$12,500, then spouse retiree coverage is \$12,500
Child (each) – 14 days to 25 years, 26 if full-time, unmarried student:	\$5,000

The Dependent Spouse benefit cannot be greater than the Firefighter's benefit.

The Spouse's amount of insurance will reduce in the manner as your amount of insurance upon your spouse's attainment of reducing ages. The spouse coverage terminates at age 70.

Dependent coverage benefits are paid to you. If you are not living on the date benefits are payable, the benefits will be paid to your estate.

Dependent's Evidence of Insurability

New Firefighter's have 31 days from their appointment date to choose Dependent Life Insurance. The Dependent Spouse benefit cannot be greater than the Firefighter's benefit. The Spouse's coverage must equal the Firefighter's coverage up to \$100,000.

For current active Firefighter's, Spouses may be added with the same amount of coverage as the Firefighter up to a maximum of \$100,000 provided the Spouse provides Evidence of Insurability.

Changes in Your Insurance

Changes in the amount of insurance because of a change in age, class, or earnings (if applicable) are effective on the date of the change, provided you are Actively at Work on the date of the change. If you are not Actively at Work when the change should take effect, the change will take effect on the day you return to active work.

ELIGIBILITY AND ENROLLMENT

Your Participation

You are eligible for Group Term Life and AD&D Insurance if you are an active or retired member in good standing of the Uniformed Firefighters Association and are employed as a:

1. Firefighter; or
2. Fire Marshal; or
3. WIPER; or
4. Pilots and Marine Engineers; or
5. Retirees and promotees who have elected to continue coverage.

You may enroll for coverage the day you become an eligible firefighter, you are actively at work.

Your Dependent's Participation

Your dependents are eligible for life insurance coverage when you become eligible. Your eligible dependents include your:

- spouse
- unmarried children* ages 14 days to 25 years but less than 26 years who are full-time students.

* "Dependent Child(ren)" means your child, stepchild, foster or legally adopted child.

If you and your spouse are both eligible as firefighters, only one of you may choose to cover your eligible children.

If you choose dependent coverage initially, it will become effective when your coverage becomes effective (or when you first acquire the dependent). However, if your dependent (other than a newborn) is in the hospital when coverage is to begin, coverage will be postponed until your dependent is released by the hospital.

Coverage for newborns begins when the child reaches 14 days of age.

Beneficiaries

You must name a beneficiary to receive benefits payable under the Group Term Life and AD&D Insurance Plan. You may designate your beneficiary when you complete the enrollment form and will be effective upon receipt. You may change your beneficiary at any time by completing a change form, available from your local Benefits Representative.

If you do not designate a beneficiary or your beneficiary does not survive you, Group Term Life and AD&D Insurance benefits will be paid to your estate.

ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

The Accidental Death and Dismemberment Plan pays a benefit in the event you suffer a covered accidental death or dismemberment. The benefit provided is payable in addition to any other insurance benefits which may be in effect at the time of the accident.

Active/Retired Member and Family Plan

All active and retired Uniformed Firefighter Association members enrolled in the UFA Group Life Insurance Benefit Program, their spouse and any unmarried dependent children, under age 19 (26 years of age, if attending full-time an accredited institution of higher education). Coverage can be extended beyond age 19 if dependent child is incapacitated due to mental retardation or physical handicap.

Coverage

An Insured Person is covered 24 hours a day, 365 days-a-year. Coverage includes (but is not limited to) accidents whether on or off the job, occurring in the home, while driving your automobile, or while traveling as a passenger by train, airplane (except as limited by the EXCLUSIONS shown below), automobile, or other public or private conveyance. The benefits provided under this plan are payable in addition to any other insurance available under the UFA Group Life Insurance Benefits Program.

Exclusions

(Apply to AD&D only)

The plan does not cover loss due to intentionally self-inflicted injuries; attempted suicide or suicide; full-time active service in the armed forces of any country or international authority; committing a felony; disease of any kind; bacterial infections except pyogenic infections which shall occur through an accidental cut or wound; hernia; declared or undeclared war or any act thereof; or flying as a pilot or crew member in any aircraft.

UFA Accidental Insurance Principal Sum Amounts

Class	Amount of AD&D Insurance
Active Member:	\$100,000
Spouse/Child(ren):	\$25,000/\$5,000
Retired Member:	\$10,000
Spouse/Child(ren):	\$5,000/\$2,500

Loss of Life and Dismemberment

If injuries result in any of the following losses within 365 days of the date of the accident, the Insurance Company will pay in one sum the indicated percentage of the Principal Sum for:

Loss of Life	100%
Loss of two or more members	100%
Loss of speech and hearing of both ears	100%
Loss of one member	50%
Loss of speech, or hearing of both ears	50%
Loss of thumb and index finger of same hand	25%

“Loss of hand or foot for plan purposes is defined as actual severance through or above the wrists or ankle joint, used with reference to eye loss means irrecoverable loss of one’s entire sight. “Loss” of thumb and index finger is defined as actual severance through or above the metacarpophalangeal joints. With regard to speech, loss means the entire and irrecoverable loss thereof. With regard to hearing, the entire and irrecoverable loss of hearing in both ears is required for benefit payment under the plan. “Member” means hand, foot or eye. Only one amount, the largest to which the Insured Person is entitled is payable should all losses result from one accident.

Exposure and Disappearance

If by reason of a recovered accident an Insured Person is unavoidably exposed to the elements and as a result of such exposure suffers a loss for which benefits are otherwise payable, the loss for which benefits are otherwise payable, the loss will be covered under the terms of the plan. If an Insured Person has not been found within one year of the disappearance, forced landing, stranding, sinking or wrecking of a conveyance in which the Insured Person was an occupant, then the Insurance Company will consider that, subject to all other terms and conditions of the plan, the Insured Person suffered loss of life.

Common Disaster

If you are entered in our Family Plan coverage and are involved in an accident with your spouse which results in the loss of both of your lives within 90 days of such accident, your spouse’s Principal Sum benefit will be increased to equal your amount.

Seat Belt

If, due to a covered accident, Injury results in the death of an Insured Person who at the time of the covered accident was an operator or passenger of a motor vehicle and was properly wearing a seat belt or lap and shoulder harnesses, the company will pay an additional 10% of the Principal Sum to a maximum of \$20,000. If Airbags are deployed the company will pay an additional 10% of the Principal Sum to a maximum of \$20,000. Seat Belt/Airbag Benefits will not be payable if the operator of the motor vehicle was under the influence of alcohol or drugs unless prescribed by a licensed physician. This provision is payable in addition to any other benefits payable under the plan.

Family Plan Benefit

An eligible member is automatically included with coverage for eligible dependents under the Family Plan: Eligible dependents include a spouse and unmarried dependent children (which shall include stepchildren, legally adopted children and foster children) from birth to 25 years of age, or up to age 26 if attending an accredited college or university on a full-time basis and dependent upon the member for their support and maintenance. Special Provision - Handicapped Children Coverage will be continued for a dependent child who is incapable of self-sustaining employment by reason of: mental retardation or physical handicap. Coverage of such child will continue as long as such incapacity continues, provided the Insured submits proof of such incapacity to the Company: a) within 31 days of such child reaching the maximum age specified; and b) annually thereafter.

Tuition Reimbursement

If an Insured Member has Family Coverage and the Insured Member suffers loss of life in a covered accident while insured under this Plan, the Program Plan will pay in addition to all other benefits the amount which is the lesser of the following amounts: (1) The actual annual tuition, exclusive of room and board, charged by such institution per school year, or (2) 5% of the Insured's Principal Sum, to or on behalf of any dependent child who at the date of the accident was enrolled as a full-time student at any institution of higher learning beyond the 12th grade level, or was at the 12th grade level and subsequently enrolls as a full-time student in an institution of higher learning within 365 days following the date of accident. This benefit is payable annually for a maximum of four consecutive annual payments, but only if the dependent child continues his or her education as a full-time student in an institution of higher learning. If at the time of the accident Family Coverage is in force but no dependent Child qualifies for the special educational benefit, a onetime lump-sum benefit of \$2,500 will be paid to or on behalf of the dependent child or children or (3) \$5,000 per school year.

Severe Burns

The plan will pay benefits if, as the result of injury while performing their duties as a firefighter, an Insured suffers from a severe burn that is classified as a third degree burn.

“Severe Burn” means one or more losses suffered by the Insured Person as a result of an accident that caused the Severe Burn. If only one of the Insured Person’s specified body areas (as indicated above) is Severely Burned in an accident:

1. and 100% of the surface of that specified body area is Severely Burned, the benefit payable is 100% of the Percentage of Principal Sum shown for that specified body area.
2. and a lesser proportion of the surface of that specified body area is Severely Burned, the benefit payable is that same lesser proportion of the Percentage of Principal Sum shown above for that specified body area.

(For example: The Percentage of Principal Sum shown for the “foot and lower leg below knee joint (right)” specified body area is 27%. If 100% of the surface of that specified body area is Severely Burned, the benefit payable is 100% of 27%, or 27%, of the Principal Sum. If 50% of that surface is Severely Burned, the benefit payable is 50% of 27%, or 13.5%, of the Principal Sum. If 1/3 of that surface is Severely Burned, the benefit payable is 1/3 of 27%, or 9%, of the Principal Sum.)

If more than one of the Insured Person’s specified body areas is Severely Burned as a result of the same accident, the benefit payable is the lesser of: (1) the sum of the benefit amounts calculated separately, according to the above rules, with respect to each such specified body area; or (2) 100% of the Principal Sum.

The determination of whether or not a specified body area is Severely Burned, and what proportion of its surface is Severely Burned, must be made by a Physician. The Company has a right, at its own expense, to have the determination verified by a Physician of the Company’s choice.

“Severe Burn/Severely Burned” means cosmetic disfigurement of the surface of a body area due to an Injury that is a full-thickness or third-degree burn, as determined by a Physician. (A full-thickness or third-degree burn is the destruction of the skin through the entire thickness or depth of the dermis and possibly into underlying tissues, with loss of fluid and sometimes shock, by means of exposure to fire, heat, caustics, electricity or radiation)

Severe Burn Schedule

Specified Body Area	Max % of Principal Sum Payable
Face, Neck, Head	99%
Hand & Forearm Below Elbow Joint (Right)	22.5%
Hand & Forearm Below Elbow Joint (Left)	22.5%
Upper Arm Below Shoulder Joint to Elbow Joint (Right)	13.5%
Upper Arm Below Shoulder Joint to Elbow Joint (Left)	13.5%
Torso Below Neck to Shoulder Joints and Hip Joints (Front)	36%
Torso Below Neck to Shoulder Joints and Hip Joints (Back)	36%
Thigh Below Hip Joint to Knee Joint (Right)	9%
Thigh Below Hip Joint to Knee Joint (Left)	9%
Foot and Lower Leg Below Knee Joint (Right)	27%
Foot and Lower Leg Below Knee Joint (Left)	27%

ACCELERATED DEATH BENEFIT

The Accelerated Death Benefit will pay a portion of your Life Insurance Benefit before your death, under conditions specified in the provisions below. The Accelerated Death Benefit is not a long-term care policy.

The minimum Accelerated Life Insurance benefit amount is \$10,000. The maximum benefit an Firefighter may receive is the lesser of:

- 50% of your combined Basic and Supplemental Life Insurance Benefit as shown in Plan Highlights minus the amount of any Accelerated Life Insurance benefit already paid; or
- \$100,000.

To receive the Accelerated Death Benefit, all of the following conditions must be met. You must:

- request this benefit in writing while you are living.
- be insured as an firefighter for Life Insurance benefits.
- have Group Term Life Insurance benefits of at least \$30,000 as shown under Plan Highlights.
- provide to the Company a doctor's statement which gives the diagnosis of your medical condition; which states that because of the nature and severity of such condition, your life expectancy is no more than 12 months. The Company may require that you be examined by a doctor of its choosing. If the Company requires this, the Company pays for the exam.
- provide to the Company written consent from any beneficiary, assignee, and, in community property states, from your spouse.

Proof of Terminal Illness

Prior to receiving an Accelerated Life Insurance Benefit, you must provide satisfactory proof that your life expectancy is 12 months or less from the date of application for this benefit. This proof must include certification from a Physician. The Physician cannot be you, your spouse, an immediate family member, or an individual residing with you. The Company reserves the right to obtain a second or third medial opinion at our own expense.

Accelerated Death Benefit Exclusions and Limitations

The Company does not pay benefits for a terminal condition if any of the following apply:

- the terminal condition is directly or indirectly caused by attempted suicide or intentionally self-inflicted injury, whether sane or insane; or
 - you would be required by law to use the benefit to meet the claims of creditors, whether in bankruptcy or otherwise; or
 - your Life Insurance Benefits under this Group Term Life Policy have been assigned; or
 - your coverage under this Group Term Life Policy is not in force; or
 - every irrevocable beneficiary, if any, has not approved payment of this benefit.
 - The Firefighter has attained sixty-five (65) years of age as of the date application for this benefit has been received by the Company.
-

Effects on Coverage

When the Company pays out this benefit, your coverage is affected in the following ways:

- Your total available Term Life Insurance benefit equals your amount of Term Life Insurance shown under Plan Highlights at the time you apply for the Accelerated Death Benefit.
 - Your Term Life Insurance benefit is reduced by the Accelerated Death Benefit proceeds paid out under this provision.
 - Your Term Life Insurance benefit amount which you may convert is reduced by the Accelerated Death Benefit proceeds paid out under this provision.
 - Your remaining Term Life Insurance benefit is subject to future age reductions.
 - You will not be able to reinstate your coverage to its full amount in the event of a recovery from a terminal condition.
 - Your dependents' Term Life Insurance coverage will be unaffected by Accelerated Death Benefit proceeds paid to you provided all required premiums are paid.
-

Termination of Accelerated Life

Accelerated Life will terminate on the date your insurance under the Policy terminates or upon the Company's receipt of your written request for termination. However, this benefit will continue to be available while you are covered under the Extension of Life Insurance for Total Disability provision of the Group Term Life Policy, subject to the terms and conditions of that provision.

FILING CLAIMS

You or your beneficiary should contact the Company within 15 days (20 days for AD&D), or as soon as possible, after the death of the covered person. Once notified, your local Benefits Representative will forward proof of loss forms to you or your beneficiary within 15 days. You or your beneficiary must complete and return the forms (with the necessary attachments) within 90 days of the loss.

Benefits will be paid to the beneficiary as soon as the carrier receives proper written proof.

Claims Review Process

If a claim for benefits is denied in whole or in part, the beneficiary will receive a written explanation of the reason for the denial.

Payment of Claims

Indemnity for Loss of Life shall be paid in accordance with the beneficiary designations. If no such designation is in effect, then the Indemnity shall be paid to your estate. Indemnity for other losses shall be paid to you, the Insured Firefighter. If any benefit under the Policy becomes payable to:

1. The estate of the Insured Firefighter;
2. An Insured Firefighter who is a minor; or
3. An Insured Firefighter who is not competent to give valid release;

then the Company may pay the benefit up to an amount not to exceed \$1,000 to:

1. Any relative by blood; or
2. Any person related by marriage;

who is deemed by the Company to be equitably entitled. Any payment made by the Company in good faith under this provision will fully discharge the Company to the extent of the payment.

WHEN COVERAGE ENDS

Generally, your coverage will end when you terminate employment or when a participant no longer meets the Plan eligibility and coverage requirements.

Coverage will also end if the Plan is terminated.

The Accelerated Death Benefit stops the date your Term Life Insurance stops or at the beginning of the period in which you are eligible to convert your Term Life Insurance.

However, if you stop active work because of sickness, accidental injury, personal leave of absence or temporary layoff, you may be able to continue your coverage.

Conversion Rights for Life Insurance

You and your dependents may convert the Term Life Insurance group coverage to an individual life insurance policy if coverage ends because:

- the Policy terminates; or
- your employment ends;

You or your dependent can purchase an individual whole life insurance policy. No Evidence of Insurability will be required.

To convert, you or your dependent must, within thirty-one (31) days after insurance ends:

1. Call the Uniformed Firefighters Association.
2. Pay the first premium.

The Premium will be based on:

1. The class of risk to which you and your dependents belong; and
2. The age as of you or your dependent's nearest birthday at the time insurance ends.

The individual policy will not:

1. Be term insurance (except you or your dependent can choose a single premium one year term policy);
2. Pay any dividends (non participating);
3. Contain disability or other supplemental benefits; or
4. Be for an amount that is more than the insurance under the Policy when insurance ends.

The individual policy will go into effect at the end of the thirty-one (31) day period after insurance ends.

The Amount of Converted Insurance for Group Term Life Insurance

If an insurance ends because the Policy:

1. Terminates; or
2. Is changed to terminate the class of Members to which you or your dependents belongs; you or your dependents can convert as if insurance ended; but in no event shall the amount of such converted insurance exceed:
 - a. The amount of your or your dependent's insurance protection under this Policy;
 - b. Less any amount of life insurance for which you and your dependents may become eligible under any group policy issued to the Employer within thirty-one (31) days of the termination.

If a Member dies within thirty-one (31) days after their insurance ends, the insurance company will pay a death benefit equal to the maximum amount for which he could have converted.

If you or your dependents have already converted the insurance under the Policy the amount of insurance under the Policy will be reduced by the amount of insurance converted. But this limit will not apply if:

1. The Member surrenders the individual policy
2. The Member furnishes at his expense Evidence of Insurability satisfactory to the company

The individual policy will become effective 31 days after the group coverage ends. However, if the covered person dies before the individual policy takes effect, the benefit payable will be the amount payable under the group policy (whether or not an application was made and premiums paid for an individual policy). If this occurs, any premium paid for an individual policy will be refunded.

DEFINITIONS

Active Full-Time Employees

All active and retired members in good standing of the Uniformed Firefighters Association who are employed as:

1. Firefighter; or
2. Fire Marshal; or
3. WIPER; or
4. Pilots and Marine Engineers; or
5. Retirees and promotees who have elected to continue coverage.

An employee will be considered actively at work on a day which is one of the Employer's scheduled work days if he is performing, at his usual place of work or at another place to which he is required to travel, and in the usual manner, all of the regular duties of his work on a full-time basis on that day. He will also be considered actively at work on a paid vacation day or on a day which is not one of the Employer's scheduled work days only if he was actively at work on the preceding scheduled work day.

Child

- your natural child*
- your adopted child*

* "Dependent Child(ren)" means your child, stepchild, foster or legally adopted child.

Dependents Insurance

The insurance of an Insured Dependent under the Group Policy.

Dependents

- your Spouse
 - your Child over 14 days but less than 19 years of age, or less than 25 years of age if an unmarried, full-time Student Dependent
-

A Dependent Is Not

- a married Child
 - a parent of you or your Spouse
-

Firefighter's Insurance

The coverage of an insured firefighter under the Group Term Life and Group Accidental Death & Dismemberment Policies, according to the Plan Highlights. It does not include any dependents' insurance.

Policyholder

Uniformed Firefighters Association of Greater New York

The Date You Retire, Retirement

The effective date of your:

- retirement pension benefits under any plan of a federal, state, county or municipal retirement system, if such pension benefits include any credit for employment with the Policyholder;
 - retirement pension benefits under any plan which the Policyholder sponsors, or makes or has made contributions;
 - retirement benefits under the United States Social Security Act of 1935, as amended, or under any similar plan or act.
-

Retiree

An individual meeting the above definition of retirement. Only retirees and promotees who have elected to continue coverage are covered.

Spouse

Your legal husband or wife.

Student Dependent

A Dependent who has their chief place of residence with you, does not have a regular, full-time job, and is a full-time student attending classes at a school with a regular teaching staff, curriculum, and student body. We consider full-time to be the number of credits or courses required for full-time students by the school your Dependent is attending.

Terminal Condition

An injury or sickness which is expected to result in your death within 12 months and from which there is no reasonable chance of recovery. The Company, or a qualified party chosen by the Company, will make this determination.
