



## What is it?

Life and accidental death and dismemberment (AD&D) insurance provide cash benefits in the unfortunate event that you or a covered family member passes away or suffers a traumatic injury from certain covered accidents.

## Why is this coverage valuable?

Life and AD&D insurance can offer reassurance that you, or the people you love, will have access to money to help cover expenses during a challenging time.

## Your life/AD&D coverage

<b>Eligibility description</b>	All full-time salaried CW Roberts Contracting, Inc. employees
<b>Contribution</b>	You pay the cost of your coverage
<b>Employee life coverage amount</b>	Increments of \$10,000
<b>Employee life coverage maximum</b>	This amount may not exceed the lesser of 5 times annual earnings rounded to the next higher \$1,000 or \$500,000
<b>Spouse life coverage</b>	The amount of dependent life insurance coverage cannot be greater than 100% of the employee benefit.  Increments of \$10,000
<b>Spouse life coverage maximum</b>	This amount may not exceed \$500,000
<b>Dependent child(ren) life coverage</b>	Live birth to six months: \$1,000 At least six months to 26 years: \$10,000
<b>AD&amp;D coverage</b>	Your AD&D coverage is equal to the life benefit amount
<b>AD&amp;D spouse coverage</b>	Your dependent AD&D coverage is equal to the life benefit amount
<b>Dependent child(ren) AD&amp;D coverage</b>	Your dependent child AD&D coverage is equal to the life benefit amount
<b>Guarantee issue:</b> You're not required to answer health questions to qualify for coverage up to and including the specified amount when you sign up for coverage during the initial enrollment period.	Employee: \$300,000 Spouse: \$50,000
<b>Evidence of insurability (EOI):</b> A health statement requiring you to answer a few medical history questions.	Health statement may be required
<b>Benefit reductions</b>	Employee: Reduces to 65% at age 65, and 50% at age 70 Spouse: Reduces to 65% at age 65, and 50% at age 70
<b>Portability:</b> Allows you to continue maintaining coverage if you terminate your employment.	Yes



<b>Conversion:</b> Allows you to continue coverage after your group plan has been terminated.	Yes, with restrictions. See certificate of benefits
<b>Accelerated life benefit:</b> A lump-sum benefit is paid to you if you're diagnosed with a terminal condition as defined by the plan.	Yes. See certificate of benefits
<b>Waiver of premium:</b> Relieves you from paying premiums during a period of disability that's lasted for a specific length of time.	Included
<b>LifeKeys® services:</b> Access to counseling, financial, and legal support services.	Included
<b>TravelConnect® services:</b> Access to emergency medical assistance for you and your family when you're on a trip 100 or more miles from home.	Included

## Life/AD&D rate information

Option	Weekly rate
Employee and spouse life insurance	See rate tables below
Employee AD&D	\$0.005 per \$1,000 in covered benefit
Spouse AD&D	\$0.005 per \$1,000 in covered benefit
Child(ren) life insurance	\$0.046 per \$1,000 in covered benefit
Child(ren) AD&D	\$0.005 per \$1,000 in covered benefit

### Employee life insurance weekly rate per \$1,000:

Age range	Premium monthly rate
0 – 24	\$0.017
25 – 29	\$0.014
30 – 34	\$0.018
35 – 39	\$0.021
40 – 44	\$0.028
45 – 49	\$0.048
50 – 54	\$0.084
55 – 59	\$0.132
60 – 64	\$0.160
65 – 69	\$0.293
70 +	\$0.476

### Spouse life insurance weekly rate per \$1,000:

Age range	Premium weekly rate
0 – 24	\$0.017
25 – 29	\$0.014
30 – 34	\$0.018
35 – 39	\$0.021
40 – 44	\$0.028
45 – 49	\$0.048
50 – 54	\$0.084
55 – 59	\$0.132
60 – 64	\$0.160
65 – 69	\$0.293
70 +	\$0.476



## Benefit exclusions

Like any insurance, this life and AD&D insurance policy does have exclusions.

For life insurance, a suicide exclusion may apply.

For AD&D, benefits won't be paid if death/dismemberment occurs as the result of:

- War, declared or undeclared, or any act of war
- Intentionally self-inflicted injuries, while sane or insane
- Suicide, or suicide attempt, while sane or insane
- Active participation in a riot
- Committing or attempting to commit a felony
- Disease, bodily or mental illness, or medical or surgical treatment thereof
- Infections
- Controlled substances voluntarily taken, ingested, or injected unless prescribed or administered by a physician
- Serving on full-time active duty in the armed forces of any country or international authority
- The presence of alcohol in the covered person's blood, which raises the presumption that the covered person was under the influence of alcohol and contributed to the cause of the accident

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

Reminder: Please review your beneficiary(ies) to ensure that they're up to date. It's good practice to review, and if necessary, update your beneficiary(ies) annually.

This is not intended as a complete description of the insurance coverage offered. Controlling provisions are provided in the policy, and this summary does not modify those provisions or the insurance in any way. This is not a binding contract. A certificate of coverage will be made available to you that describes the benefits in greater detail. Refer to your certificate for your maximum benefit amounts. Should there be a difference between this summary and the policy, the policy will govern.

*LifeKeys®* services are provided by ComPsych® Corporation, Chicago, IL. ComPsych® is not a Lincoln Financial® company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations (except in Vermont).

State limitations apply. Beneficiary Grief counseling is the only benefit available to a beneficiary(ies) of policies issued in the state of New York. Online will prep is the only benefit available to insured employees and dependents of policies issued in the state of Washington.

*TravelConnect®* services are provided by On Call International, Salem, NH. On Call International is not a Lincoln Financial® company and Lincoln Financial® does not administer these services. Each independent company is solely responsible for its own obligations.

On Call International must coordinate and provide all arrangements in order for eligible services to be covered. Coverage is subject to contract language that contains specific terms, conditions, and limitations, which can be found in the program description.

The *TravelConnect®* program is not available to insured employees and dependents of policies issued in the state of New York and Washington. Access only program available to insured employees and dependents of policies issued in the state of Missouri and Texas. Benefits provided under the Access only program exclude payment for paid services. **Not for use in New York and Washington.**

Insurance products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, which does not solicit business in New York, nor is it licensed to do so. In New York, insurance products are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. Both are Lincoln Financial® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

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