

Voluntary Life and AD&D Insurance

The Lincoln Term Life and AD&D Insurance Plan:

- Provides a cash benefit to your loved ones in the event of your death or if you die in an accident
- Provides a cash benefit to you if you suffer a covered loss in an accident, such as losing a limb or your eyesight
- Features group rates for employees
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support services
- Also includes *TravelConnect*® services, which give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home

Employee Life and AD&D

Coverage Options	Increments of \$10,000
Maximum coverage amount	This amount may not exceed five times Annual salary or \$500,000.
Minimum coverage amount	\$10,000
Guaranteed Life coverage amount	\$150,000
Optional AD&D coverage amount	Equal to the life insurance amount chosen
Your coverage amount will reduce to 35% when you reach age 65; an additional 15% of the original amount when you reach age 70. Benefits end when you retire.	

Spouse Life and AD&D The amount of Dependent Life Insurance coverage cannot be greater than 100% of the Employee Benefit.

Coverage Options	Increments of \$5,000
Maximum coverage amount	This amount may not exceed \$300,000
Minimum coverage amount	\$5,000
Guaranteed Life coverage amount	\$30,000
Optional AD&D coverage amount	Equal to the life insurance amount chosen
Coverage amounts are reduced to 35% when an employee reaches age 65; and additional 15% of the original amount and an employee reaches age 70. Benefits end when you retire.	

Dependent Child(ren) Life

Live Birth but under six months	\$1,000
At least six months but under 26 years	\$10,000

What your benefits cover

Employee Coverage

Guaranteed Life Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to \$150,000 without providing evidence of insurability.
- Annual Limited Enrollment: If you are a continuing employee, you can increase your coverage amount by two levels without providing evidence of insurability. If you submitted evidence of insurability in the past and were declined or withdrawn, you may be required to submit evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.

Maximum Insurance Coverage Amount

- You can choose a coverage amount up to \$500,000. Evidence of Insurability may be required for voluntary life coverage. See the Evidence of Insurability page for details.

Spouse Coverage - You can secure term life insurance for your spouse if you select coverage for yourself.

Guaranteed Life Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to \$30,000 for your spouse without providing evidence of insurability.
- Annual Limited Enrollment: If you are a continuing employee, you can increase the coverage amount for your spouse by two levels without providing evidence of insurability. If you submitted evidence of insurability in the past and were declined or withdrawn, you may be required to submit evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.

Maximum Insurance Coverage Amount

- You can choose a coverage amount up to \$300,000 for your spouse. Evidence of Insurability may be required.

Dependent Child(ren) Coverage - You can secure term life insurance for your dependent children when you choose coverage for yourself.

Guaranteed Life Insurance Coverage Options: \$10,000

Additional Plan Benefits Included with Life Coverage

Waiver of Premium	Included
Portability	Included
Accelerated Death Benefit	Included
Conversion	Included

Please see prior page for product information.
Life Insurance Premium Calculation

Benefit Exclusions

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

For life insurance, a suicide exclusion may apply.

For AD&D, benefits will not be paid if death results from suicide, or death/dismemberment occurs while:

- Inflicting or attempting to inflict injury to one's self
- Participating in a riot or as a result of war or act of war
- Serving as a member of the military, including the Reserves and National Guard
- Committing or attempting to commit a felony
- Deliberately inhaling gas (such as carbon monoxide) or using drugs other than those prescribed by a physician and administered as prescribed
- Flying in a non-commercial airplane or aircraft, such as a balloon or glider
- Driving while intoxicated

In addition, the AD&D insurance policy does not cover sickness or disease, including the medical and surgical treatment of a disease.

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

Monthly Voluntary Life Insurance Premium Calculate Your Premium.

Group Life and AD&D Rates for You

Employee Age Range	Life and AD&D Premium Rate
0 - 19	\$0.231
20 - 24	\$0.231
25 - 29	\$0.245
30 - 34	\$0.270
35 - 39	\$0.324
40 - 44	\$0.404
45 - 49	\$0.561
50 - 54	\$0.811
55 - 59	\$1.172
60 - 64	\$1.752
65 - 69	\$2.939
70 - 74	\$5.135
75 +	\$9.929

Group Life and AD&D Rates for Your Spouse

Spouse Age Range	Life and AD&D Premium Rate
0 - 19	\$0.231
20 - 24	\$0.231
25 - 29	\$0.245
30 - 34	\$0.270
35 - 39	\$0.324
40 - 44	\$0.404
45 - 49	\$0.561
50 - 54	\$0.811
55 - 59	\$1.172
60 - 64	\$1.752
65 - 69	\$2.939
70 - 74	\$5.135
75 +	\$9.929

Group Life Rates for your Dependent Child(ren)

Child(ren) Life Premium Rate, per \$1,000
\$0.500

One affordable monthly premium covers all of your eligible dependent children.

Note: To be eligible for coverage, a spouse or dependent child cannot be confined on the date the increase or addition is to take effect, it will take effect when the confinement ends.

Calculate Your Cost

Use the appropriate rate provided in the tables above to calculate your cost based on the amount of coverage you select. The following example calculates the monthly cost for a 36-year-old employee who would like to purchase \$100,000 in employee voluntary term life insurance coverage.

Calculation Example	Example	You	Spouse
Step 1	Using the table above, enter the rate that corresponds with your age.	\$0.324	
Step 2	Enter the desired coverage amount in dollars.	\$100,000	
Step 3	Enter the desired coverage amount in increments of \$1,000. <i>To calculate, divide the coverage amount by \$1,000.</i>	100	
Step 4	Calculate the monthly cost. <i>Multiply Step 1 by Step 3.</i>	\$32.40	

Note: Rates are subject to change and can vary over time.

Please see prior page for product information.
Life Insurance Premium Calculation