What is it?

Life and accidental death and dismemberment (AD&D) insurance provides 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

Eligibility description	All Full-Time Employees
Contribution	You pay the cost of your coverage
Employee life coverage amount	Increments of $10,000
Employee life coverage maximum	This amount may not exceed the lesser of five times annual earnings rounded to the next higher $10,000 or $500,000
Spouse life coverage	The amount of dependent life insurance coverage cannot be greater than 50% of the employee benefit. Increments of $5,000
Spouse life coverage maximum	This amount may not exceed the lesser of 5 times annual earnings rounded to the next higher $5,000 or $100,000
Dependent child(ren) life coverage	Day 1 to 14 Days: Increments of $5,000. This amount may not exceed $5,000 14 Days to 6 Months: Increments of $5,000. This amount may not exceed $5,000 6 Months to 26 Years: Increments of $5,000. This amount may not exceed $20,000
AD&D plus coverage	Increments of $10,000. This amount may not exceed the lesser of five times annual earnings rounded to the next higher $10,000 or $500,000
AD&D spouse plus coverage	Your dependent life coverage includes AD&D coverage equal to the life benefit amount
Guarantee issue: 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: $150,000 Spouse: $30,000
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Health statement may be required
Benefit reductions	Employee: 35% reduction at age 65, an additional 25% reduction of the original amount at age 70, and an additional 15% reduction of the original amount at age 75 Benefits end when you retire. Spouse: 35% reduction at age 65 Benefits end at the earlier of age 70 or when you retire. Reductions are based on employee age

Portability: Allows you to continue maintaining coverage if you terminate your employment.	Yes
Conversion: Allows you to continue coverage after your group plan has been terminated.	Yes, with restrictions. See certificate of benefits
Accelerated life benefit: 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
Waiver of premium: Relieves you from paying premiums during a period of disability that's lasted for a specific length of time.	Included
***LifeKeys*® services:** Access to counseling.	Included

Life/AD&D rate information

Option	Semi-Monthly rate
Employee and spouse life insurance	See rate tables below
Employee AD&D	$0.006 per $1,000 in covered benefit
Spouse AD&D	$0.006 per $1,000 in covered benefit
Child(ren) life insurance	$0.138 per $1,000 in covered benefit

Employee life insurance semi-monthly rate:

Age range	Premium semi-monthly rate per $1000
1-19	$0.031
20-24	$0.031
25-29	$0.038
30-34	$0.050
35-39	$0.056
40-44	$0.062
45-49	$0.093
50-54	$0.142
55-59	$0.267
60-64	$0.410
65-69	$0.788
70-74	$1.280
75-79	$1.280
80-84	$1.280
85-89	$1.280
90-94	$1.280
95-99	$1.280
100+	$1.280

Spouse life insurance semi-monthly rate:

Employee age range	Premium semi-monthly rate per $1000
1-19	$0.031
20-24	$0.031
25-29	$0.038
30-34	$0.050
35-39	$0.056
40-44	$0.062
45-49	$0.093
50-54	$0.142
55-59	$0.267
60-64	$0.410
65-69	$0.788
70-74	$1.280
75-79	$1.280
80-84	$1.280
85-89	$1.280
90-94	$1.280
95-99	$1.280
100+	$1.280

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 employee 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.

LincolnFinancial.com

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Affiliates are separately responsible for their own financial and contractual obligations.

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