



## What is it?

Life insurance provides cash benefits in the unfortunate event that you or a covered family member passes away.

## Why is this coverage valuable?

Life 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 insurance coverage

<b>Eligibility description</b>	All full-time 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 \$10,000 or \$250,000.
<b>Spouse coverage</b>	The amount of dependent life insurance coverage cannot be greater than 50% of the employee benefit.  Increments of \$5,000
<b>Spouse coverage maximum</b>	This amount may not exceed \$125,000.
<b>Dependent child(ren) coverage</b>	At least 1 day to 14 days: \$1,000 At least 14 days to 26 years: Increments of \$2,000 with a maximum of \$10,000
<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: \$250,000 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>	35% reduction at age 65, and an additional 15% of the original amount at age 70. Benefits end when you retire. Spouse: 35% reduction at age 65. Benefits end when you reach age 70 or retire, whichever occurs first.
<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

**TravelConnect® services:** Access to emergency medical assistance for you and your family when you're on a trip 100 or more miles from home.

Included

## Life insurance rate information

Option	Monthly rate
Employee and spouse life insurance	See rate tables below.
Child(ren) life insurance rate	\$0.200 per \$1,000 in covered benefit

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

Age range	Premium monthly rate
0 – 24	\$0.068
25 – 29	\$0.068
30 – 34	\$0.086
35 – 39	\$0.128
40 – 44	\$0.188
45 – 49	\$0.294
50 – 54	\$0.480
55 – 59	\$0.796
60 – 64	\$1.238
65 – 69	\$1.496
70+	\$2.274

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

Age range	Premium monthly rate
0 – 24	\$0.068
25 – 29	\$0.068
30 – 34	\$0.086
35 – 39	\$0.128
40 – 44	\$0.188
45 – 49	\$0.294
50 – 54	\$0.480
55 – 59	\$0.796
60 – 64	\$1.238
65 – 69	\$1.496
70+	\$2.274

## Benefit exclusions

Like any insurance, this life insurance policy does have exclusions.

For life insurance, a suicide exclusion may apply.

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 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.

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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.

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