



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

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 5 times annual earnings rounded to the next higher \$10,000 or \$500,000.
Spouse coverage	The amount of dependent life insurance coverage cannot be greater than 100% of the employee benefit. Increments of \$5,000
Spouse coverage maximum	This amount may not exceed \$500,000.
Dependent child(ren) coverage	Live birth but under six months: \$1,000 At least six months but under 26 years, or under 26 years if a full-time student: \$5,000 or \$10,000
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: The lesser of 5 times annual earnings or \$200,000 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: 33% reduction at age 70, an additional 17% reduction of the original amount at age 75. Benefits end when you retire. Spouse: Benefits end when an employee reaches age 70 or you retire, whichever occurs first.
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, 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	Bi-Weekly rate
Employee and spouse life insurance	See rate tables below.
Child(ren) life insurance rate	\$0.090 per \$1,000 in covered benefit

Employee life insurance Bi-Weekly rate per \$1,000:

Age range	Premium Bi-Weekly rate
0 – 34	\$0.032
35 – 39	\$0.051
40 – 44	\$0.079
45 – 49	\$0.125
50 – 54	\$0.212
55 – 59	\$0.346
60 – 64	\$0.462
65 – 69	\$0.725
70 – 74	\$1.260
75+	\$2.160

Spouse life insurance Bi-Weekly rate per \$1,000:

Employee Age range	Premium Bi-Weekly rate
0 – 34	\$0.016
35 – 39	\$0.025
40 – 44	\$0.039
45 – 49	\$0.062
50 – 54	\$0.106
55 – 59	\$0.173
60 – 64	\$0.231
65 – 69	\$0.362

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.

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 or 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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