

BENEFIT INFORMATION:

Life Insurance

- ◆ The minimum benefit per employee is \$15,000; the highest single benefit may not exceed 2-1/2 times the average benefit. *Actively at Work Provision applies.*
- ◆ All Life and AD&D rates are guaranteed for 3 years from the effective date of coverage.
- ◆ Plan Designs include: Flat, Salary, or Class Schedules subject to 2.5 x annual salary rule between classes
- ◆ Carve out groups are acceptable with prior approval.
- ◆ Life/AD&D benefit is required for Dependent Life.
- ◆ Life Conversion available.
- ◆ If coverage is Contributory, a suicide exclusion applies. Benefits will not be payable if the Insured Person's death:
 - (1) results from suicide, while sane or insane; and
 - (2) occurs within two years after the Insured Person's Personal Life Insurance or an increased amount of insurance takes effect under the Policy (or under any prior group life insurance policy which the Policy replaced within 1 day of the prior plan's termination date).
- ◆ Issue Limits for Life and AD&D benefits:

<u>No. of Employees</u>	<u>Non Medical Issue</u>	<u>Overall Maximum With Evidence of Insurability</u>
2-4	\$25,000	\$100,000
5-9	\$50,000	\$ 200,000
10-19	\$75,000	\$ 250,000
20+	\$100,000	\$ 500,000

Age Reduction

- ◆ Life insurance and AD&D will reduce 35% upon the person's attainment of age 65 and an additional 15% of the original amount at age 70. Benefits terminate upon retirement.

Accelerated Death Benefit

- ◆ Employees with a life expectancy of twelve months or less may apply to The Lincoln National Life Insurance Company and if approved, may receive up to 75% of their death benefit while still living to a maximum of \$250,000.

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Waiver of Premium

- ◆ Life insurance will be continued, **without payment of premiums**, for an Insured Person who:
 - (1) becomes Totally Disabled while insured under this policy and before reaching age 60;
 - (2) remains Totally Disabled for at least **6 months in a row**; and
 - (3) submits satisfactory proof within the 7th through the 12th months of disability; or: (a) as soon as reasonably possible after that; but (b) not later than the 24th month of disability, unless he or she was legally incapacitated.

Travel Connect

- ◆ This benefit covers the employee and their immediate family members while traveling on business or for leisure travel. It provides travel, medical and safety-related services while traveling just 100 miles for more from home.

Beneficiary Connect

- ◆ This benefit offers assistance to help beneficiaries cope with difficult and emotional periods.

Accidental Death & Dismemberment (AD&D)

- ◆ Accidental death and dismemberment insurance (*AD&D*) is a form of insurance covering death or specific types of bodily injury as a result of an accident. In the event of accidental death, this insurance will pay benefits in addition to any life insurance. The schedule of insurance determines the amount of principal sum for which each individual is insured. The AD&D includes the following:

Safe Drive Benefits

- ◆ If an Insured Person dies as a direct result of a covered auto accident, for which Accidental Death and Dismemberment Benefits are payable; then: (1) an additional Seat Belt Benefit will be payable, if the Insured Person was wearing a properly fastened seat belt at the time of the accident; and (2) an additional Air Bag Benefit will be payable, if the auto was equipped with air bag(s). The Seat Belt Benefit equals \$10,000 or 10% of the Principal Sum, whichever is less; and the Air Bag Benefit equals \$10,000 or 10% of the Principal Sum, whichever is less. The Principal Sum is the amount payable because of the Insured Person's accidental death.

Common Carrier Benefit

- ◆ "Common Carrier Accident" means a covered accidental bodily injury, which is sustained while riding as a fare paying passenger (not a pilot, operator or crew member) in or on, boarding or getting off from a Common Carrier. "Common Carrier" means any land, air or water conveyance operated under a license to transport passengers for hire. An amount equal to the AD&D principal sum will be paid if an insured dies as the result of an accident while a fare-paying passenger on a common carrier operated for passenger service. This benefit will be paid in addition to the amounts payable under the Life and AD&D portions of this plan.

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Accidental Death & Dismemberment (AD&D) Exclusions/Limitations

- ◆ Benefits are not payable for any loss to which a contributing cause is:
 - (1) intentional self-inflicted injury or self-destruction;
 - (2) disease, bodily or mental infirmity, or medical or surgical treatment of these;
 - (3) participation in a riot;
 - (4) duty as a member of any military, naval or air force;
 - (5) war or any act of war, declared or undeclared;
 - (6) participation in the commission of a felony;
 - (7) voluntary use of any controlled substance, as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended; unless prescribed by the Insured Person's Physician;
 - (8) travel or flight in any aircraft, including balloons and gliders; except as a fare paying passenger on a regularly scheduled flight; or
 - (9) driving while intoxicated.

Dependent Life and AD&D

- ◆ Dependent Life is available only if employee life is selected. It includes AD&D.

Family rate of \$2.85 per month:

Life/AD&D Coverage

Spouse (<i>to age 75</i>)	\$10,000
Dependent Children	
14 days to 6 months	\$100
6 months to 23* yeas of age	\$5,000
(* to age 25 if full-time student)	

Each child is covered, regardless of the number of children in a family. Newly born children will be automatically covered on the date they become eligible.

Accidental Death or Dismemberment Benefit for a Dependent Spouse

- ◆ The Company will pay the benefit if:
 - (1) a Dependent Spouse sustains an accidental bodily injury while insured under this provision; and
 - (2) that injury directly causes one of the following losses within 365 days after the date of the accident.

Loss of Life

Loss of One Member (Hand, Foot or Eye)

Loss of Two or More Members

The loss must result directly from the injury and from no other causes.

- ◆ A Dependent Spouse is eligible for the Accidental Death and Dismemberment Insurance if the Spouse:
 - (1) is insured by this provision on the date of the accident;
 - (2) is not legally separated from the Insured Person; and
 - (3) is not serving on active duty in the armed forces of any state or country except for duty of 30 days or less for training in the Reserves or National Guard.

Please Note: If a married couple is employed by the same firm, both spouses can be covered as insured persons as well as dependents of each other.