



## What is it?

Accidental death and dismemberment (AD&D) insurance provides a cash payout in the unfortunate event that you or a covered family member passes away from certain covered accidents.

## Why is this coverage valuable?

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 AD&D coverage

<b>Eligibility description</b>	All active full and part time employees
<b>Contribution</b>	You pay the cost of your coverage
<b>Employee AD&amp;D coverage amount</b>	1, 2, 3, 4, or 5 times your annual earnings rounded to the to the next higher \$1,000
<b>Employee AD&amp;D coverage maximum</b>	This amount may not exceed \$500,000
<b>Spouse coverage</b> Note: You can secure AD&D insurance for your spouse if you select coverage for yourself.	The amount of dependent life insurance coverage cannot be greater than 100% of the employee benefit. Increments of \$5,000
<b>Spouse coverage maximum</b>	This amount may not exceed the lesser of 1 times annual earnings rounded to nearest \$1,000 or \$100,000
<b>Dependent child(ren) coverage</b> Note: You can secure AD&D insurance for your dependent child if you select coverage for yourself.	Less than 26 years: Option of \$2,500 or \$5,000
<b>Benefit reductions</b>	Employee: 35% reduction at age 70, and an additional 15% reduction of the original amount at age 75. Benefits end when you retire.
<b>LifeKeys<sup>®</sup> services:</b> Access to counseling, financial, and legal support services.	Included
<b>TravelConnect<sup>®</sup> services:</b> Access to emergency medical assistance for you and your family when you're on a trip 100 or more miles from home.	Included

## AD&D rate information

Coverage	Monthly rate
Employee	\$0.015 per \$1,000 in covered benefit
Spouse AD&D	\$0.015 per \$1,000 in covered benefit
Child(ren)	\$0.015 per \$1,000 in covered benefit



## Benefit exclusions

Like any insurance, this AD&D insurance policy does have exclusions. Benefits won't be paid if death or 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<sup>®</sup> services are provided by ComPsych<sup>®</sup> Corporation, Chicago, IL. ComPsych<sup>®</sup> is not a Lincoln Financial<sup>®</sup> 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<sup>®</sup> services are provided by On Call International, Salem, NH. On Call International is not a Lincoln Financial<sup>®</sup> company and Lincoln Financial<sup>®</sup> 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<sup>®</sup> 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.**

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