What is it?

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

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

	Voluntary life
Eligibility description	All full-time hourly and salary employees
Contribution	You pay the cost of your coverage.
Employee life insurance coverage amount	Increments of $10,000
Employee life insurance coverage maximum	This amount may not exceed the lesser of 7 times annual earnings rounded to the next higher $1,000 or $500,000.
Spouse coverage	The amount of dependent life insurance coverage cannot be greater than 50% of the employee benefit. Increments of $5,000
Spouse coverage maximum	This amount may not exceed $100,000.
Dependent child(ren) coverage	Birth to 26 years: Increments of $5,000 to a maximum of $25,000
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: $380,000 Spouse/domestic partner: $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: Reduces to 65% at age 65, and 45% at age 70. Spouse*: Reduces to 65% at age 65, and 45% at age 70. Spouse benefit reduction is based on Employee's attained age.
Conversion: Allows you to continue coverage after your group plan has	Yes, with restrictions. See certificate of benefits.
Accelerated life benefit: A lump-sum benefit is paid to you if you're	Yes. See certificate of benefits.
Waiver of premium: Relieves you from paying premiums during a	Included
***LifeKeys*® services**: Access to counseling, financial, and legal support	Included
***TravelConnect*® services**: Access to emergency medical assistance for you and your family when you're on a trip 100 or more miles from	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

Age range	Premium monthly rate
0 – 24	$0.072
25 – 29	$0.072
30 – 34	$0.099
35 – 39	$0.122
40 – 44	$0.203
45 – 49	$0.387
50 – 54	$0.640
55 – 59	$1.100
60 – 64	$1.700
65 – 69	$2.590
70 – 74	$3.960
75+	$5.940

Spouse life insurance monthly rate:

Age range	Premium monthly rate
0 – 24	$0.072
25 – 29	$0.072
30 – 34	$0.099
35 – 39	$0.122
40 – 44	$0.203
45 – 49	$0.387
50 – 54	$0.640
55 – 59	$1.100
60 – 64	$1.700
65 – 69	$2.590
70 – 74	$3.960
75+	$5.940

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 Group® 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 Group® company and Lincoln Financial Group 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 Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

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