



## Wright City School District

Full-Time Employees

### Term Life and AD&D Insurance

#### Safeguard the most important people in your life.

Think about what your loved ones may face after you're gone. Term life insurance can help them in so many ways, like covering everyday expenses, paying off debt, and protecting savings. AD&D provides even more coverage if you die or suffer a covered loss in an accident.

##### AT A GLANCE:

- A cash benefit of \$15,000 to your loved ones in the event of your death, plus a matching cash benefit if you die in an accident
- A cash benefit to you if you suffer a covered loss in an accident, such as losing a limb or your eyesight
- *LifeKeys*® services, which provide access to counseling, financial, and legal support
- *TravelConnect*® services, which give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home

**You also have the option to increase your cash benefit by securing additional coverage at affordable group rates. See the enclosed life insurance information for details.**

##### ADDITIONAL DETAILS

**Conversion:** You can convert your group term life coverage to an individual life insurance policy without providing evidence of insurability if you lose coverage due to leaving your job or for another reason outlined in the plan contract. AD&D benefits cannot be converted.

**Continuation of Coverage:** You may be able to continue your coverage if you leave your job for any reason other than sickness, injury, or retirement.

**Benefit Reduction:** Coverage amounts begin to reduce at age 65 and benefits terminate at retirement. See the plan certificate for details.

For complete benefit descriptions, limitations, and exclusions, refer to the certificate of coverage.

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 contract, the contract will govern.

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## Wright City School District

### Benefits At-A-Glance

#### Voluntary Life and AD&D Insurance

### The Lincoln Term Life and AD&D Insurance Plan:

- Provides a cash benefit to your loved ones in the event of your death or if you die in an accident
- Provides a cash benefit to you if you suffer a covered loss in an accident, such as losing a limb or your eyesight
- Features group rates for employees
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support services [standard].
- *TravelConnect*® services, which give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home

#### Employee Life and AD&D

Coverage Options	Choice of one, two, three, four or five times Annual Salary (see definition in policy) rounded up to the nearest \$1,000
Maximum coverage amount	This amount may not exceed the lesser of 5 times Annual Earnings (rounded up to the nearest \$1,000) or \$500,000
Minimum coverage amount	\$10,000
Guaranteed Life coverage amount	\$300,000
Voluntary AD&D coverage amount	Equal to the life insurance amount chosen

Your coverage amount will reduce to 65% when you reach age 65; to 45% when you reach age 70; to 30% when you reach age 75; and to 20% when you reach age 80.

**Spouse Life and AD&D** The amount of Dependent Life Insurance coverage cannot be greater than 100% of the Employee Benefit.

Coverage Options	Increments of \$10,000
Maximum coverage amount	This amount may not exceed \$50,000
Minimum coverage amount	\$10,000
Guaranteed Life coverage amount	\$50,000
Voluntary AD&D coverage amount	Equal to the life insurance amount chosen

Coverage amounts are reduced to 65% when you reach age 65; to 45% when you reach age 70; to 30% when you reach age 75; and to 20% when you reach age 80.

#### Dependent Child(ren) Life

Live Birth to 26 years	\$5,000 or \$10,000
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## What your benefits cover

### Employee Coverage

#### Guaranteed Life Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to \$300,000 without providing evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.

#### Maximum Insurance Coverage Amount

- You can choose a coverage amount up to \$500,000. Evidence of Insurability may be required for voluntary life coverage. See the Evidence of Insurability page for details.

### Spouse Coverage - You can secure term life insurance for your spouse if you select coverage for yourself.

#### Guaranteed Life Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to \$50,000 for your spouse without providing evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.

#### Maximum Insurance Coverage Amount

- You can choose a coverage amount up to \$50,000 for your spouse. Evidence of Insurability may be required.

### Dependent Child(ren) Coverage - You can secure term life insurance for your dependent children when you choose coverage for yourself.

**Guaranteed Life Insurance Coverage Options:** \$5,000 or \$10,000

## Additional Plan Benefits Included with Life Coverage

Waiver of Premium	Included
Portability	Included
Dependent Portability	Included
Accelerated Death Benefit	Included
Conversion	Included

## Benefit Exclusions

Like any insurance, this term life and AD&D insurance policy does have exclusions.

For life insurance, a suicide exclusion may apply.

For AD&D, benefits will not be paid if death results from suicide, or death/dismemberment occurs while:

- Inflicting or attempting to inflict injury to one's self
- Participating in a riot or as a result of war or act of war
- Serving as a member of the military, including the Reserves and National Guard
- Committing or attempting to commit a felony
- Deliberately inhaling gas (such as carbon monoxide) or using drugs other than those prescribed by a physician and administered as prescribed
- Flying in a non-commercial airplane or aircraft, such as a balloon or glider
- Driving while intoxicated

Benefits are not payable for any loss to which a contributing cause is:

- driving while intoxicated;
- cosmetic or elective surgery;
- being incarcerated in any type of penal or detention facility;
- participating in, practicing for, or officiating any semiprofessional or professional sport;
- riding in or driving in any motor driven vehicle for race, stunt show, or speed test;
- scuba diving;
- bungee cord jumping, mountaineering, or base jumping;
- skydiving, parachuting, or jumping from any Aircraft for recreational purposes;
- a loss sustained while residing outside the United States, U.S. Territories, Canada, or Mexico for more than 12 months; or
- injury arising out of, or in the course of, any employment for wage or profit
- physical or mental infirmity, sickness, pregnancy, or medical or surgical treatment of these;

In addition, the AD&D insurance policy does not cover sickness or disease, including the medical and surgical treatment of a disease.

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.



## Monthly Voluntary Life Insurance Premium Calculate Your Premium.

### Group Life and AD&D Rates for You

Employee Age Range	Life and AD&D Premium Rate
0 - 24	\$.058
25 - 29	\$.067
30 - 34	\$.087
35 - 39	\$.097
40 - 44	\$.10
45 - 49	\$.152
50 - 54	\$.245
55 - 59	\$.402
60 - 64	\$.61
65 - 69	\$1.155
70 - 74	\$1.863
75 - 99	\$2.075
100 +	\$1.23

### Group Life and AD&D Rates for Your Spouse

Employee Age Range	Life and AD&D Premium Rate
0 - 99	\$.212

### Group Life Rates for your Dependent Child(ren)

Child(ren) Life Premium Rate, per \$1,000
\$0.115

One affordable monthly premium covers all of your eligible dependent children.

Note: To be eligible for coverage, a spouse or dependent child cannot be confined on the date the increase or addition is to take effect, it will take effect when the confinement ends.

### Calculate Your Cost

Use the appropriate rate provided in the tables above to calculate your cost based on the amount of coverage you select. The following example calculates the monthly cost for a 36-year-old employee who would like to purchase \$100,000 in employee voluntary term life insurance coverage.

Calculation Example	Example	You	Spouse
Step 1 Using the table above, enter the rate that corresponds with your age.	\$0.097		
Step 2 Enter the desired coverage amount in dollars.	\$100,000		
Step 3 Enter the desired coverage amount in increments of \$1,000. <i>To calculate, divide the coverage amount by \$1,000.</i>	100		
Step 4 Calculate the monthly cost. <i>Multiply Step 1 by Step 3.</i>	\$9.70		

*Note: Rates are subject to change and can vary over time.*

Please see prior page for product information.  
Life Insurance Premium Calculation