Lincoln Financial Group®

Novacore provides this valuable benefit at no cost to you.

All eligible hourly and salaried employees working 30 hours or more per week

Life and AD&D Insurance

Safeguard the most important people in your life.

What challenges will your loved ones face after you're gone? Term life insurance can support them in so many ways by helping cover everyday expenses, pay off debt, and protect savings. Accidental death and dismemberment (AD&D) provides additional benefits if you die or suffer a covered loss in an accident.

At a glance:

- A cash benefit of one times Annual Earnings rounded to the next higher $1,000 (up to $100,000) to your loved ones in the event of your death, plus an additional 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
- Personalized case management – Dedicated claim life specialist to actively guide you or your beneficiary through the life and AD&D claim process
- *LifeKeys®* services, which provide access to counseling, financial, and legal support services
- *TravelConnect®* services, which offer 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 optional life insurance information for details.

Additional details

Conversion: You may be able to convert your group term life coverage to an individual life insurance policy if your coverage reduces, you lose coverage due to leaving your job, or for other reasons outlined in the plan contract.

Leave of absence/continuation of coverage: You may be able to continue your coverage if you leave your job for reasons including and not limited to Family and Medical Leave, lay-off, leave of absence, or leave of absence due to disability.

Benefit reduction: When you reach age 65, life benefits reduce to 67% of the original amount. When you reach age 70, life benefits reduce to 50% of the original amount.

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

Reminder: Please review your beneficiary(ies) to ensure they are 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. EstateGuidance® and GuidanceResources® Online are trademarks of ComPsych® Corporation.

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.

Travel Connect® 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.

Group insurance products and services described herein are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. The Lincoln National Life Insurance Company does not solicit business in New York, nor is it licensed to do so. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.

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