Lincoln Financial Group®

Novacore

Benefits At-A-Glance

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

The Lincoln Accidental Death and Dismemberment (AD&D) Insurance Plan:

- Provides a cash benefit to your loved ones if you die in an accident
- Provides a cash benefit to you if you suffer a covered loss in an accident
- Features group rates for Novacore employees
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support
- Includes *TravelConnect*® services, which give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home

Employee	
AD&D insurance provides a cash benefit to your beneficiary(ies) if you die in an accident. A benefit is also paid to you if you suffer a covered loss in an accident, such as losing a limb or your eyesight.	
Coverage options	Increments of $10,000
Maximum coverage amount	This amount may not exceed $500,000
Dependent Spouse The amount of Dependent AD&D coverage cannot be greater than 50% of the Optional employee benefit.	
This coverage provides a cash benefit to you should your dependent spouse die in an accident or suffer a covered loss in an accident, such as losing a limb or eyesight.	
Coverage options	Increments of $5,000
Maximum coverage amount	This amount may not exceed $250,000
Dependent Child(ren)	
This coverage provides a cash benefit to you should your dependent child(ren) die in an accident or suffer a covered loss in an accident, such as losing a limb or eyesight.	
Live birth but under 15 days	$500
At least 15 days but under 26 years	Increments of $1,000 to a maximum $10,000

Additional Plan Benefits

Note: See the policy for details and specific requirements for each of these benefits.

When you reach age 65, your AD&D coverage amount will reduce to 65% of the original amount. When you reach age 70, life benefits reduce to 50% of the original amount.

When you reach age 65, your Dependent Spouse AD&D coverage amount will reduce to 65% of the original amount. When you reach age 70, life benefits reduce to 50% of the original amount.

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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Benefit Exclusions*

Like most insurance, this AD&D policy does have exclusions. Benefits will not 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 or misdemeanor
- Disease, bodily or mental illness, or medical or surgical treatment thereof
- Infections, except septic infections of and through a visible wound
- 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

*A complete list of benefit exclusions and descriptions are included in the policy. State variations apply.

Optional Accidental Death & Dismemberment Insurance

Calculate Your Premium.

Use the table below to determine your cost based on the amount of coverage you select. The following example calculates the monthly cost for an employee who would like to purchase $100,000 in employee optional AD&D insurance coverage.

Calculation Example		Example	You
Step 1	Monthly rate	$0.020	
Step 2	Enter the desired coverage amount in dollars.	$100,000	
Step 3	Enter the desired coverage amount in increments of $1,000. To calculate, divide the coverage amount by $1,000.	100	
Step 4	Calculate the monthly cost. Multiply step 1 by step 3.	$2.00	

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

Calculate Your Dependents' Cost

Use the table below to determine your cost based on the amount of coverage you select. The following example calculates the monthly cost for an employee who would like to purchase $100,000 in optional dependent spouse AD&D insurance coverage.

Calculation Example		Example	You
Step 1	Monthly rate	$0.020	
Step 2	Enter the desired coverage amount in dollars.	$100,000	
Step 3	Enter the desired coverage amount in increments of $1,000. To calculate, divide the coverage amount by $1,000.	100	
Step 4	Calculate the monthly cost. Multiply Step 1 by Step 3.	$2.00	

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

Monthly premium calculation for your dependent child(ren)

Use the table below to determine your cost based on the amount of coverage you select. The following example calculates the monthly cost for an employee who would like to purchase $5,000 in optional dependent child(ren)
AD&D insurance coverage.

Calculation example		Example	You
Step 1	Monthly rate	$0.020	
Step 2	Enter the desired coverage amount in dollars.	$5,000	
Step 3	Enter the desired coverage amount in increments of $1,000. To calculate, divide the coverage amount by $1,000.	5	
Step 4	Calculate the monthly cost. Multiply step 1 by step 3.	$.100	

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