



Voluntary Life Insurance  
with Accidental Death and Dismemberment (AD&D)

SUMMARY OF BENEFITS

Sponsored by: **Huston-Tillotson University**

Eligible Employees: **All Active Full-time Employees**

Life Benefit	Employee	Spouse	Dependent
<i>Employee must elect coverage for Spouse or dependents to be eligible.</i>			
Amount	Coverage is available in \$10,000 increments up to <b>5.00x annual salary</b> . Must elect \$10,000 increments.	Coverage is available in \$5,000 increments up to <b>2.50x the employee's annual salary</b> . Must elect in \$5,000 increments.	Age 14 Days to 6 months: <b>\$250</b> 6 months to age 26: <b>\$10,000</b> Newborn children to age 14 days are not eligible for a benefit
Minimum Amount	\$10,000	\$5,000	\$2,500
Maximum Amount	<b>\$500,000</b> Employees age 70 and older, maximum benefit is \$50,000	<b>\$250,000, limited to 50% of employee amount</b>	<b>\$10,000</b>
Guarantee Issue for Newly Eligible Employee	<b>\$150,000</b>	<b>\$40,000</b>	<b>\$10,000</b>
Current Eligible Employees	All current eligible employees are able to elect for themselves and his/her spouse up to the Guarantee Issue amount with no Evidence of Insurability at this initial open enrollment only.		

AD&D Benefit	Employee	Spouse
Amount	Benefit amount equal to the life amount elected by you. Included in Voluntary Life Rates.	Same as employee

Benefit Reduction	Employee	Spouse
Benefits will reduce:	Benefit reduces by 50% at age 70; Benefit reduces an additional 35% of the original amount at age 75; Benefits terminate at retirement	Benefits reduces 35% upon employee's attainment of age 65;  Terminates at Employee Age 70 or Retirement, whichever occurs first

Additional Benefits	
See Definition:	Accelerated Death Benefit
See Definition:	Portability
See Definition:	Conversion
See Definition:	Accident Plus- Included
See Definition:	Seat Belt, Airbag, and Common Carrier

## Definitions

<b>Accelerated Death Benefit</b>	Accelerated Death Benefit provides an option to withdraw a percentage of your life insurance coverage when diagnosed as terminally ill (as defined in the policy). The death benefit will be reduced by the amount withdrawn. To qualify, you have satisfied the Active Work rule and have been covered under this policy for the required amount of time as defined by the policy. Check with your tax advisor or attorney before exercising this option.
<b>AD&amp;D</b>	Accidental Death and Dismemberment (AD&D) insurance provides specified benefits for a covered accidental bodily injury that directly causes dismemberment (e.g., the loss of a hand, foot, or eye). In the event that death occurs from a covered accident, both the life and the AD&D benefit would be payable. This insurance is optional and can be purchased by you and your Spouse .
<b>Conversion</b>	If you terminate your employment or become ineligible for this coverage, you have the option to convert all or part of the amount of coverage in force to an individual life policy on the date of termination without Evidence of Insurability. Conversion election must be made within 31 days of your date of termination.
<b>Guarantee Issue</b>	For timely entrants enrolled within 31 days of becoming eligible, the Guarantee Issue amount is available without any Evidence of Insurability requirement. Evidence of Insurability will be required for any amounts above this, for late enrollees or increase in insurance, and it will be provided at your own expense.
<b>Limited Activity</b>	A period when a Spouse or dependent is confined in a health care facility; or, whether confined or not, is unable to perform the regular and usual activities of a healthy person of the same age and sex.
<b>Portability</b>	If coverage has been in force for at least 12 months, you may continue coverage for a specified period of time after your employment by paying the required premium. Portability is available if you cease employment for a reason other than total disability or retirement at Social Security Normal Retirement Age. A written application must be made within 31 days of your termination.
<b>Seat Belt, Airbag, and Common Carrier</b>	If you die as a result of a covered auto accident while wearing a seat belt or in a vehicle equipped with an airbag, additional benefits are payable up to \$10,000 or 10% of the principal sum, whichever is less. If loss occurs for you due to an accident while riding as a passenger in a common carrier, benefits will be double the amount that would otherwise apply as outlined in the certificate.
<b>Accident Plus</b>	Coma Benefit; Plegia Benefit; Repatriation Benefit; Education Benefit; Spouse Training Benefit; Child Care Benefit.
<b>Exclusion: Suicide</b>	Benefits will not be paid if the death results from suicide within 2 years after coverage is effective. May apply if employee contributes toward the premium.

## Additional Benefits

<b>LifeKeys<sup>SM</sup></b>	Online will & testament preparation service, identity theft resources and beneficiary assistance support for all employees and eligible dependents covered under the Group Term Life and/or AD&D policy.
<b>TravelConnect<sup>SM</sup></b>	Travel assistance services for employees and eligible dependents traveling more than 100 miles from home.

**For assistance or additional information Contact Lincoln Financial Group at**

**(800) 423-2765- HTCOLLEGE**

**[www.LincolnFinancial.com](http://www.LincolnFinancial.com)**

NOTE: 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 details. Should there be a difference between this summary and the contract, the contract will govern.

©2014 Lincoln National Corporation

Group Insurance products are issued by The Lincoln National Life Insurance Company (Ft. Wayne, IN), which is not licensed and does not solicit business in New York. In New York, group 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. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Each affiliate is solely responsible for its own financial and contractual obligations.

