



What is it?

Accidental death and dismemberment (AD&D) insurance provides a cash payout in the unfortunate event that you or a covered family member passes away from certain covered accidents.

Why is this coverage valuable?

AD&D 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 AD&D coverage

Eligibility description	All full-time employees
Contribution	You pay the cost of your coverage.
Employee AD&D coverage amount	Increments of \$10,000
Employee AD&D coverage maximum	This amount may not exceed the lesser of five times annual earnings rounded to the next higher \$10,000 or \$300,000.
Spouse AD&D coverage Note: You can secure AD&D insurance for your spouse if you select coverage for yourself.	The amount of dependent AD&D insurance coverage cannot be greater than 100% of the employee benefit. Increments of \$5,000
Spouse coverage maximum	This amount may not exceed \$150,000.
Dependent child(ren) coverage Note: You can secure AD&D insurance for your dependent child if you select coverage for yourself.	At least live birth to 26 years: \$2,000, \$4,000, \$6,000, \$8,000, \$10,000
Benefit reductions	Employee: 35% reduction at age 65, an additional 15% reduction of the original amount at age 70, an additional 15% of the original amount at age 75. Benefits end when you retire. Spouse: 35% reduction at age 65, an additional 15% reduction of the original amount at age 70, an additional 15% of the original amount at age 75. Benefits end when you retire.
LifeKeys® services: Access to counseling, financial, and legal support services.	Included
TravelConnect® services: Access to emergency medical assistance for you and your family when you're on a trip 100 or more miles from home.	Included



AD&D rate information

Coverage	Monthly rate
Employee	\$0.050 per \$1,000 in covered benefit
Spouse	\$0.050 per \$1,000 in covered benefit
Child(ren)	\$0.050 per \$1,000 in covered benefit

Benefit exclusions

Like any insurance, this AD&D insurance policy does have exclusions. Benefits won't 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
- Disease, bodily or mental illness, or medical or surgical treatment thereof
- Infections
- 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

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 that 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® 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® company and Lincoln Financial® does not administer these services. Each independent company is solely responsible for its own obligations.

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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 available in New York and Washington.

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