

Maine Veteran's Homes

Benefits At-A-Glance

All active benefit eligible Employees

Optional AD&D Insurance

The Lincoln 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 Maine Veteran's Homes employees
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support
- Also 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

This coverage provides a cash benefit to the beneficiary/beneficiaries you name if you die in an accident, or to you if you suffer a covered loss in an accident, such as losing a limb or your eyesight

Coverage options	Incremental Options of \$10,000
Maximum coverage amount	This amount may not exceed the lesser of five times Annual Earnings or \$500,000

Dependent Spouse The amount of Dependent Life Insurance coverage cannot be greater than 100% 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	Incremental Options of \$5,000
Maximum coverage amount	This amount may not exceed \$500,000

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.

Coverage options	Incremental Options of \$2,000 Minimum of \$2,000 Maximum of \$10,000
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Additional Plan Benefits

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

Coverage amounts may reduce to 65% when you or your spouse reach age 70 and 50% of the original amount when you or your spouse reach age 75.

Benefit Exclusions*

Like any insurance, this AD&D insurance 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.

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. TravelConnect® travel assistance services are provided by On Call International, Salem NH. On Call International must coordinate and provide all arrangements in order for eligible services to be covered. ComPsych® and On Call International are not Lincoln Financial Group companies and Lincoln Financial Group does not administer these Services. Each independent company is solely responsible for its own obligations. Coverage is subject to contract language that contains specific terms, conditions, and limitations.

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Optional Accidental Death & Dismemberment Insurance

Calculate your premium.

Calculate Your Cost

Use the table below to calculate 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	\$0.013	
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>	\$1.30	

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

Calculate Your Dependent Cost

Use the table below to calculate 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	\$0.027	
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>	\$2.70	

Child(ren) AD&D Premium Rate, per \$1,000
\$0.032

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