



University of Louisville Physicians, Inc.  
provides this valuable benefit at no cost to  
you.

All Other Eligible Employees

## Term Life and AD&D Insurance

### Safeguard the most important people in your life.

Think about what your loved ones may face after you're gone. Term life insurance can help them in so many ways, like covering everyday expenses, paying off debt, and protecting savings. AD&D provides even more coverage if you die or suffer a covered loss in an accident.

#### AT A GLANCE:

- A cash benefit of one times basic annual earnings, rounded to the next higher \$1,000, up to \$300,000 without providing evidence of insurability (\$300,000 maximum) to your loved ones in the event of your death, plus a matching 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
- *LifeKeys*® services, which provide access to counseling, financial, and legal support
- *TravelConnect*® services, which give 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 life insurance information for details.**

#### ADDITIONAL DETAILS

**Conversion:** You can convert your group term life coverage to an individual life insurance policy without providing evidence of insurability if you lose coverage due to leaving your job or for another reason outlined in the plan contract. AD&D benefits cannot be converted.

**Continuation of Coverage:** You may be able to continue your coverage if you leave your job for any reason other than sickness, injury, or retirement.

**Benefit Reduction:** Coverage amounts begin to reduce at age 70 and benefits terminate at retirement. See the plan certificate for details.

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

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 contract, the contract will govern.

*LifeKeys*® services are provided by ComPsych® Corporation, Chicago, IL. ComPsych®, EstateGuidance® and GuidanceResources® are registered trademarks of ComPsych® Corporation. *TravelConnect*® services are provided by On Call International, Salem, NH. ComPsych® and On Call International are not Lincoln Financial Group® companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

Insurance products (policy series GL1101) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. Product availability and/or features may vary by state. Limitations and exclusions apply. 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. Limitations and exclusions apply.



# All Full-Time and Regular Part-Time Employees of U of L Health

## Benefits At-A-Glance

### Voluntary Term Life and AD&D Insurance

#### The Lincoln Term Life and AD&D Insurance Plan:

- Provides a cash benefit to your loved ones in the event of your death
- Provides an additional cash benefit to your loved ones if you die — or to you if you lose a limb or your eyesight — in a covered accident when you add optional AD&D insurance
- Features group rates for U of L Health employees
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support services
- 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	
Newly hired employee guaranteed coverage amount	3 times your annual salary (\$500,000 maximum)
Continuing employee guaranteed coverage annual increase amount	Choice of \$10,000 or \$20,000
Maximum coverage amount	5 times your annual salary (\$750,000 maximum in increments of \$10,000)
Minimum coverage amount	\$10,000
Optional AD&D coverage amount	Equal to the life insurance amount chosen
Spouse / Domestic Partner	
Newly hired employee guaranteed coverage amount	\$50,000
Continuing employee guaranteed coverage annual increase amount	Choice of \$10,000 or \$20,000
Maximum coverage amount	100% of the employee coverage amount (\$200,000 maximum in increments of \$10,000)
Minimum coverage amount	\$10,000
Dependent Children	
6 months to age 26 guaranteed coverage amount	\$20,000
Age 14 days to 6 months guaranteed coverage amount	\$250

## What your benefits cover

### Employee Coverage

#### Guaranteed Life and Optional AD&D Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to 3 times your annual salary (\$500,000 maximum) without providing evidence of insurability.
- Annual Limited Enrollment: If you are a continuing employee, you can increase your coverage amount by \$10,000 or \$20,000 without providing evidence of insurability. If you submitted evidence of insurability in the past and were declined for medical reasons, you may be required to submit evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.
- You can increase this amount by up to \$20,000 during the next limited open enrollment period.

#### Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 5 times your annual salary (\$750,000 maximum) with evidence of insurability. See the Evidence of Insurability page for details.
- The maximum coverage amount for employees 70 and older who are electing coverage for the first time is \$50,000.
- Your coverage amount will reduce by 50% when you reach age 70; an additional 20% of the original amount when you reach age 75; and an additional 10% of the original amount when you reach age 80.

**Spouse / Domestic Partner Coverage** - You can secure term life insurance for your spouse / domestic partner if you select coverage for yourself.

#### Guaranteed Life Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to 100% of your coverage amount (\$50,000 maximum) for your spouse / domestic partner without providing evidence of insurability.
- Annual Limited Enrollment: If you are a continuing employee, you can increase the coverage amount for your spouse / domestic partner by \$10,000 or \$20,000 without providing evidence of insurability. If you submitted evidence of insurability in the past and were declined for medical reasons, you may be required to submit evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.
- You can increase this amount by up to \$20,000 during the next limited open enrollment period.

#### Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 100% of your coverage amount (\$200,000 maximum) for your spouse / domestic partner with evidence of insurability.
- Coverage amounts are reduced by 50% when an employee reaches age 70, an additional 20% when an employee reaches age 75, and an additional 10% when an employee reaches age 80.

**Dependent Children Coverage** - You can secure term life insurance for your dependent children when you choose coverage for yourself.

**Guaranteed Life Insurance Coverage Options:** \$2,000, \$4,000, \$6,000, \$8,000, \$10,000, \$12,000, \$14,000, \$16,000, \$18,000, and \$20,000.

## Voluntary Life and AD&D Insurance Benefits At-A-Glance

## Additional Plan Benefits

Accelerated Death Benefit	Included
Premium Waiver	Included
Conversion	Included
Portability	Included
Seat Belt & Airbag	Included with AD&D
Common Carrier	Included with AD&D

## Benefit Exclusions

Like any insurance, this term life and AD&D insurance policy does have exclusions.

For life insurance, a suicide exclusion may apply.

For AD&D, benefits will not be paid if death results from suicide, or death/dismemberment occurs while:

- Inflicting or attempting to inflict injury to one's self
- Participating in a riot or as a result of war or act of war
- Serving as a member of the military, including the Reserves and National Guard
- Committing or attempting to commit a felony
- Deliberately inhaling gas (such as carbon monoxide) or using drugs other than those prescribed by a physician and administered as prescribed
- Flying in a non-commercial airplane or aircraft, such as a balloon or glider
- Driving while intoxicated (with a blood alcohol level of .08 grams or more per 100 milliliters of blood)

In addition, the AD&D insurance policy does not cover sickness or disease, including the medical and surgical treatment of a disease.

A complete list of benefit exclusions is included in the policy. State variations apply.

## Questions? Call 800-423-2765 and mention Group ID: UNMEDCENT2.

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*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.

Insurance products (policy series GL1101) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. Product availability and/or features may vary by state. Limitations and exclusions apply.



## Bi-Weekly Voluntary Life and AD&D Insurance Premium

Here's how little you pay with group rates.

Employee Age Range	Life Premium Rate Factor	Life & AD&D Premium Rate Factor
0 - 24	0.0000148	0.0000208
25 - 29	0.0000162	0.0000222
30 - 34	0.0000194	0.0000254
35 - 39	0.0000226	0.0000286
40 - 44	0.0000332	0.0000392
45 - 49	0.0000512	0.0000572
50 - 54	0.0000785	0.0000845
55 - 59	0.0001362	0.0001422
60 - 64	0.0001934	0.0001994
65 - 69	0.0002898	0.0002958
70 - 74	0.0004371	0.0004431
75 - 99	0.0004606	0.0004666
80 - 99	0.0004606	0.0004666

### Group Rates for You

The estimated bi-weekly premium for life insurance only or life and optional AD&D insurance is determined by multiplying the desired amount of coverage (in increments of \$10,000) by the employee age-range premium factor.

$$\text{\$} \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} = \text{\$} \underline{\hspace{2cm}}$$

coverage amount      premium factor      bi-weekly premium

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

Employee Age Range	Life Only Premium Rate Factor
0 - 24	0.0000314
25 - 29	0.0000374
30 - 34	0.0000425
35 - 39	0.0000503
40 - 44	0.0000738
45 - 49	0.0001200
50 - 54	0.0001962
55 - 59	0.0002898
60 - 64	0.0004311
65 - 69	0.0006402
70 - 99	0.0012157

### Group Rates for Your Spouse / Domestic Partner

The estimated bi-weekly premium for life insurance only is determined by multiplying the desired amount of coverage (in increments of \$10,000) by the employee age-range premium factor.

$$\text{\$} \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} = \text{\$} \underline{\hspace{2cm}}$$

coverage amount      premium factor      bi-weekly premium

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

The Lincoln National Life Insurance Company

Please see prior page for product information.

Voluntary Life and AD&D Insurance At-A-Glance

## Dependent Children Bi-Weekly Premium for Life Insurance Coverage

Coverage Amount	Bi-Weekly Premium
\$2,000	\$0.18
\$4,000	\$0.37
\$6,000	\$0.55
\$8,000	\$0.74
\$10,000	\$0.92
\$12,000	\$1.11
\$14,000	\$1.29
\$16,000	\$1.48
\$18,000	\$1.66
\$20,000	\$1.85

## Group Rates for Your Dependent Children

One affordable bi-weekly premium covers all of your eligible dependent children.

Note: You must be an active U of L Health employee to select coverage for a spouse / domestic partner and/or dependent children. To be eligible for coverage, a spouse / domestic partner or dependent child cannot be confined to a health care facility or unable to perform the typical activities of a healthy person of the same age and gender.

The Lincoln National Life Insurance Company  
Please see prior page for product information.

Voluntary Life and AD&D Insurance At-A-Glance