

# Product highlights and key features

## Group Term Life and Accidental Death & Dismemberment (AD&D) Insurance

Group term life and AD&D insurance from Lincoln Financial Group provides a broad array of plan options, with robust benefits and features to meet your clients' needs.

### Types of group term life plans

#### Basic group term life

- 100% or partially employer paid
- Can add basic dependent life
- Generally Guarantee Issue
- Active work requirement for employees (may qualify for Prior Insurance Credit)
- Non-confinement rule for dependents

#### Optional group term life

- 100% employee paid
- Basic life required
- Age-banded rates
- Active work requirement for employees (may qualify for Prior Insurance Credit)
- Dependent optional life available, as long as the employee has coverage
- Guarantee Issue varies by group and requires Underwriting approval
- Non-confinement rule for dependents

#### Voluntary group term life

- 100% employee paid
- Basic life not required
- Age-banded rates
- Active work requirement for employees (may qualify for Prior Insurance Credit)
- Dependent voluntary life available, as long as the employee has coverage
- Guarantee Issue varies by group and requires Underwriting approval
- Period of Limited Activity for dependents

### Standard features

#### Group term life

- Death benefit
  - Flat amount or salary based
  - May vary by class
- Accelerated Death Benefit (Living Benefit)
- Continuation for ceasing active work
- Portability
- Conversion Provision
- Waiver of Premium
- Basic AD&D or AD&D Plus

#### Basic AD&D

- Common Carrier
- Seat Belt
- Air Bag

#### AD&D Plus

- Common Carrier
- Seat Belt
- Air Bag
- Child Care
- Coma
- Education Benefit
- Spouse Training
- Plegia, Quadriplegia, Hemiplegia Benefit
- Repatriation Benefit

## Voluntary AD&D (standalone)

- Life coverage not required
- 100% employee paid

### Standard features

- Common Carrier
- Safe Driver Benefit
- Education Benefit
- Spouse Training
- Felonious Assault
- Alternate Benefit
- Child Care
- Coma
- Common Disaster
- Exposure Benefit
- Disappearance Benefit

### Optional features

- Enhanced Dismemberment Benefit for dependent children
- Spouse Critical Period Benefit
- Monthly Survivor Benefit
- Helmet Benefit
- Surgical Reattachment Benefit
- Third Degree Burn Benefit
- Rehabilitation Reimbursement Benefit
- Repatriation Benefit

## Value-added services on life and AD&D plans

- **LifeKeys® program:** Support services for employees, their family and their beneficiaries with free will preparation, financial guidance resources, steps to prevent identity theft, and compassionate consultative beneficiary services to help them cope with terminal illness and the death of their loved ones.

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You're In Charge®

- **TravelConnect<sup>SM</sup> service:** Travel assistance program that protects employees and any insured dependents in the event of an emergency when traveling 100 or more miles from home for business or leisure.

## Administrative features

### Conversion, portability and continuation

- Conversion: Included with basic life, optional life and voluntary life
- Portability: Included with voluntary life with AD&D (not available on voluntary AD&D)
- Continuation: Included with optional life with AD&D (available upon request on basic life with AD&D)

### Evidence of Insurability (EOI)

- Coverage amounts in excess of the Guarantee Issue (GI) amount require EOI medical underwriting review
  - GI amounts vary by group
- Payroll deductions should only include the GI amount until Underwriting approves additional coverage amounts

### Enrollment options

#### Initial enrollment:

- Open enrollment up to GI
- Takeover of existing participants at their current amounts
- Takeover of existing participants; allows increases up to a limited amount without EOI. Any new participants who elect coverage would require EOI for all amounts.
- Takeover of existing participants; allows existing and new participants to increase or elect coverage up to a limited amount without EOI.

#### Ongoing enrollment:

- **Limited open enrollment:** Increase or elect coverage up to a limited amount without EOI during the annual open enrollment period.
- **Annual open enrollment:** Increase or elect coverage during the annual enrollment period, subject to EOI.

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