

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
- Features group rates for Kean University 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	\$300,000 or 300% of the employee salary (whichever is less)
Continuing employee guaranteed coverage annual increase amount	Choice of \$10,000 or \$20,000
Maximum coverage amount	5 times your annual salary (\$1,000,000 maximum in increments of \$10,000)
Minimum coverage amount	\$10,000
AD&D coverage amount	Equal to the life insurance amount chosen
Spouse	
Newly hired employee guaranteed coverage amount	\$30,000
Continuing employee guaranteed coverage annual increase amount	Choice of \$5,000 or \$10,000
Maximum coverage amount	50% of the employee coverage amount (\$250,000 maximum in increments of \$5,000)
Minimum coverage amount	\$5,000
AD&D coverage amount	Equal to the life insurance amount chosen
Dependent Children	
6 months to age 19 (to age 25 if full-time student) guaranteed coverage amount	\$10,000
Age 14 days to 6 months guaranteed coverage amount	\$250

What your benefits cover

Employee Coverage

Guaranteed Life and AD&D Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to 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 (\$1,000,000 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 35% when you reach age 65 and an additional 15% of the original amount when you reach age 70.

Spouse Coverage - You can secure term life and AD&D insurance for your spouse if you select coverage for yourself.

Guaranteed Life and AD&D Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to 50% of your coverage amount (\$30,000 maximum) for your spouse without providing evidence of insurability.
- Annual Limited Enrollment: If you are a continuing employee, you can increase the coverage amount for your spouse by \$5,000 or \$10,000 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 \$10,000 during the next limited open enrollment period.

Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 50% of your coverage amount (\$250,000 maximum) for your spouse with evidence of insurability.
- Coverage amounts are reduced by 35% when an employee reaches age 65 and an additional 15% when an employee reaches age 70.

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

Guaranteed Life Insurance Coverage Options: \$10,000

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.

The Lincoln National Life Insurance Company

Please see prior page for product information.

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

Per-Paycheck Voluntary Life and AD&D Insurance Premium

Here's how little you pay with group rates.

Employee | Per-Paycheck Premiums for Select Life and AD&D Insurance Coverage Amounts

Employee Age Range	\$10,000	\$50,000	\$100,000	\$250,000	\$500,000	\$1,000,000
0 - 24	\$0.38	\$1.91	\$3.82	\$9.55	\$19.09	\$38.18
25 - 29	\$0.44	\$2.18	\$4.36	\$10.91	\$21.82	\$43.64
30 - 34	\$0.55	\$2.73	\$5.45	\$13.64	\$27.27	\$54.55
35 - 39	\$0.60	\$3.00	\$6.00	\$15.00	\$30.00	\$60.00
40 - 44	\$0.65	\$3.27	\$6.55	\$16.36	\$32.73	\$65.45
45 - 49	\$0.93	\$4.64	\$9.27	\$23.18	\$46.36	\$92.73
50 - 54	\$1.36	\$6.82	\$13.64	\$34.09	\$68.18	\$136.36
55 - 59	\$2.46	\$12.30	\$24.60	\$61.50	\$123.00	\$246.00
60 - 64	\$3.71	\$18.57	\$37.15	\$92.86	\$185.73	\$371.45
Employee Age Range	\$6,500	\$32,500	\$65,000	\$162,500	\$325,000	\$650,000
65 - 69	\$4.58	\$22.90	\$45.81	\$114.52	\$229.04	\$458.07
Employee Age Range	\$5,000	\$25,000				
70 - 74	\$5.68	\$28.42				
Employee Age Range	\$5,000	\$25,000				
75 - 79	\$5.68	\$28.42				
Employee Age Range	\$5,000	\$25,000				
80 - 99	\$5.68	\$28.42				

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

Spouse | Per-Paycheck Premiums for Select Life & AD&D Insurance Coverage Amounts

Employee Age Range	\$5,000	\$10,000	\$30,000	\$100,000	\$200,000	\$250,000
0 - 24	\$0.19	\$0.38	\$1.15	\$3.82	\$7.64	\$9.55
25 - 29	\$0.22	\$0.44	\$1.31	\$4.36	\$8.73	\$10.91
30 - 34	\$0.27	\$0.55	\$1.64	\$5.45	\$10.91	\$13.64
35 - 39	\$0.30	\$0.60	\$1.80	\$6.00	\$12.00	\$15.00
40 - 44	\$0.33	\$0.65	\$1.96	\$6.55	\$13.09	\$16.36
45 - 49	\$0.46	\$0.93	\$2.78	\$9.27	\$18.55	\$23.18
50 - 54	\$0.68	\$1.36	\$4.09	\$13.64	\$27.27	\$34.09
55 - 59	\$1.23	\$2.46	\$7.38	\$24.60	\$49.20	\$61.50
60 - 64	\$1.86	\$3.71	\$11.14	\$37.15	\$74.29	\$92.86
Employee Age Range	\$3,250	\$6,500	\$19,500	\$65,000	\$130,000	\$162,500
65 - 69	\$2.29	\$4.58	\$13.74	\$45.81	\$91.61	\$114.52
Employee Age Range	\$2,500	\$5,000	\$15,000	\$50,000	\$100,000	\$125,000
70 - 74	\$2.84	\$5.68	\$17.05	\$56.84	\$113.67	\$142.09
Employee Age Range	\$2,500	\$5,000	\$15,000	\$50,000	\$100,000	\$125,000
75 - 79	\$2.84	\$5.68	\$17.05	\$56.84	\$113.67	\$142.09
Employee Age Range	\$2,500	\$5,000	\$15,000	\$50,000	\$100,000	\$125,000
80 - 99	\$2.84	\$5.68	\$17.05	\$56.84	\$113.67	\$142.09

Dependent Children Per-Paycheck Premium for Life Insurance Coverage

Coverage Amount	Per-Paycheck Premium
\$10,000	\$1.16

Group Rates for Your Dependent Children

One affordable per-paycheck premium covers all of your eligible dependent children.

Note: You must be an active Kean University employee to select coverage for a spouse and/or dependent children. To be eligible for coverage, a spouse 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.

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