

All Full-Time Employees Working 30 Hours or more per week of Moravian Moravian University

Benefits At-A-Glance

Supplemental 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 Moravian College employees
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support services
- Also includes *TravelConnect*SM services, which give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home

Employee

Guaranteed coverage amount during initial offering or approved special enrollment period

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 \$250,000 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

-

Questions? Call 800-423-2765 and mention Group ID: MORCOLL2.

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. TravelConnectSM 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.

Monthly Supplemental Life and AD&D Insurance Premium

= how little you pay with group rates.

Employee Age Range	Life & AD&D Premium Rate
0 - 24	0.0000800
25 - 29	0.0000900
30 - 34	0.0001100
35 - 39	0.0001200
40 - 44	0.0001300
45 - 49	0.0001800
50 - 54	0.0002600
55 - 59	0.0004600
60 - 64	0.0006900
65 - 69	0.0013000
70 - 99	0.0020900

Group Rates for You

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

\$ _____ X _____

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

Supplemental Life and AD&D Insurance Premium Calculation