



Voluntary Accidental Death & Dismemberment Insurance

SUMMARY OF BENEFITS

Sponsored by: **Loyola University**

All Full-Time Employees

Benefit	Employee Only Plan	Family Plan
Amount	Choice of \$10,000 increments	Spouse: 60% of the employee benefit (Spouse and employee covered) Each Child: 15% of employee benefit (Children and employee covered) Spouse + Each Child: Spouse 40% and Child 10% of the employee benefit (Spouse, children and employee covered)

Maximum Amount: \$500,000, limited to 10 times your annual salary

Benefit Reduction	Employee	Spouse
Benefits will reduce:	35% at age 65; Additional 25% of original amount at age 70; Benefits terminate at retirement	Benefits terminate at age 70 or Retirement, whichever occurs first

Additional Benefits Safe Driver; Education; Spouse Training; Felonious Assault; Alternate; Child Care; Coma; Common Disaster; Exposure; Disappearance; Common Carrier; Repatriation; Enhanced Dismemberment for Dependent Children; Spouse Critical Period; Monthly Survivor; Helmet; Surgical Reattachment; Third Degree Burn; and Rehabilitation Reimbursement

Eligibility	Employee	Spouse and Dependents
	All employees in an eligible class.	Cannot be in a period of limited activity on the day coverage takes effect.

Employee Monthly Premium for Accidental Death and Dismemberment coverage

Refer to Program Specifications for your maximum benefit amounts.

EXAMPLE: Use your elected benefit amount in this formula to estimate your premium.

	Monthly Rate per \$1,000		Benefit in \$1,000's		Monthly Cost
Employee	0.0190	X		=	
Family (employee + Spouse + child)	0.0300	X		=	
Example-Employee	0.0190	X	150	=	\$2.85

*This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency

Definitions

AD&D	Accidental Death and Dismemberment (AD&D) insurance provides specified benefits for a covered accidental bodily injury that directly causes dismemberment (e.g., the loss of a hand, foot, or eye). In the event that death occurs from a covered accident, both the life and the AD&D benefit would be payable. This insurance is optional and can be purchased by you and your Spouse.
Limited Activity	A period when a Spouse or dependent is confined in a health care facility; or, whether confined or not, is unable to perform the regular and usual activities of a healthy person of the same age and sex.
Exclusion: Suicide	Benefits will not be paid if the death results from suicide after coverage is effective. May apply if employee contributes toward the premium.

Additional Benefits

LifeKeysSM	Online will & testament preparation service, identity theft resources and beneficiary assistance support for all employees and eligible dependents covered under the Group Term Life and/or AD&D policy.
TravelConnectSM	Travel assistance services for employees and eligible dependents traveling more than 100 miles from home.

For assistance or additional information Contact Lincoln Financial Group at

(800) 423-2765; reference ID: LOYOUNIVST

www.LincolnFinancial.com

NOTE: 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 details. Should there be a difference between this summary and the contract, the contract will govern.

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