

Group Life Insurance
SUMMARY OF BENEFITS

Life and AD&D

Sponsored by: Access Educational HR

Effective Date: August 1, 2014

LIFE BENEFIT	EMPLOYEE
Amount:	\$10,000
Minimum Amount:	\$10,000
Maximum Amount:	\$10,000
Guarantee Issue:	\$10,000 under age 70 \$10,000 under age 75 No Guarantee Issue age 75 and older
AD&D BENEFIT	EMPLOYEE
Amount:	\$10,000
Minimum Amount:	\$10,000
Maximum Amount:	\$10,000
Guarantee Issue:	\$10,000 under age 70 \$10,000 under age 75 No Guarantee Issue age 75 and older
BENEFIT REDUCTION	EMPLOYEE
Benefits will reduce:	35% at age 65 An additional 25% of the original amount at age 70; and An additional 15% of the original amount at age 75 Benefits terminate at retirement
ADDITIONAL BENEFITS	EMPLOYEE
See Definitions page for:	Accelerated Death Benefit
See Definitions page for:	Conversion
ELIGIBILITY	EMPLOYEE
	All full-time active employees working 30 or more hours per week in an eligible class are eligible for coverage on the policy effective date. A delayed effective date will apply if the employee is not actively at work.

(Please see other side)

DEFINITIONS

Accelerated Death Benefit:	When diagnosed as terminally ill (having 12 months or less to live), you may withdraw up to 75% of your life insurance coverage to a maximum of \$250,000. The death benefit will be reduced by the amount withdrawn. To qualify, you satisfied the Active Work rule and have been covered under this policy for at least 12 months. Check with your tax advisor or attorney before exercising this option.
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.
Conversion:	If you terminate your employment or become ineligible for this coverage, you have the option to convert all or part of the amount of coverage in force to an individual life policy on the date of termination without Evidence of Insurability. Conversion election must be made within 31 days of your date of termination.
Guarantee Issue:	For timely entrants enrolled within 31 days of becoming eligible, the Guarantee Issue amount is available without any Evidence of Insurability requirement. Evidence of Insurability will be required for any amounts above this, for late enrollees or increase in insurance and it will be provided at your own expense.
Term Life:	Coverage provided to the designated beneficiary upon the death of the insured. Coverage is provided for the time period that you are eligible and premium is paid. There is no cash value associated with this product.
Exclusion: Suicide	Benefits will not be paid if the death results from suicide within two years after coverage is effective. May apply if employee contributes toward the premium.

ADDITIONAL BENEFITS:

<i>BeneficiaryConnect</i> SM	Support services for beneficiaries who have experienced a loss.
<i>TravelConnect</i> SM	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 or log on to 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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