

Full-Time Employees of Kean University

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 when you add optional AD&D insurance
- Features group rates for Kean University employees
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support services
- Also includes *TravelConnect*® services for when you're on a trip 100+ miles from home

Employee	
Newly hired employee guaranteed coverage amount	\$300,000 or 300% of the employee's 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
Optional AD&D coverage amount	5 times your annual salary (\$1,000,000 maximum in increments of \$10,000)
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
<i>Optional</i> AD&D coverage amount	50% of the employee coverage amount (\$250,000 maximum in increments of \$5,000)
Dependent Children	
6 months to 26th birthday guaranteed coverage amount	\$10,000
Age 14 days to 6 months guaranteed coverage amount	\$250

The Lincoln National Life Insurance Company

What your benefits cover

Employee Coverage

Guaranteed Life and Optional 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 Optional 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

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

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. *TravelConnect*® 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.



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.

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

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.

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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.



**Employee | Bi-Weekly Premiums
for Select Life Insurance Coverage Amounts**

Employee Age Range	\$10,000	\$50,000	\$100,000	\$250,000	\$500,000	\$1,000,000
0 - 24	\$0.23	\$1.15	\$2.31	\$5.77	\$11.54	\$23.08
25 - 29	\$0.28	\$1.38	\$2.77	\$6.92	\$13.85	\$27.69
30 - 34	\$0.37	\$1.85	\$3.69	\$9.23	\$18.46	\$36.92
35 - 39	\$0.42	\$2.08	\$4.15	\$10.38	\$20.77	\$41.54
40 - 44	\$0.46	\$2.31	\$4.62	\$11.54	\$23.08	\$46.15
45 - 49	\$0.69	\$3.46	\$6.92	\$17.31	\$34.62	\$69.23
50 - 54	\$1.06	\$5.31	\$10.62	\$26.54	\$53.08	\$106.15
55 - 59	\$1.99	\$9.95	\$19.89	\$49.73	\$99.46	\$198.92
60 - 64	\$3.05	\$15.25	\$30.51	\$76.27	\$152.54	\$305.08
Employee Age Range	\$6,500	\$32,500	\$65,000	\$162,500	\$325,000	\$650,000
65 - 69	\$3.82	\$19.08	\$38.16	\$95.40	\$190.80	\$381.60
Employee Age Range	\$5,000	\$25,000				
70 - 74	\$4.76	\$23.82				
Employee Age Range	\$5,000	\$25,000				
75 - 79	\$4.76	\$23.82				
Employee Age Range	\$5,000	\$25,000				
80 - 99	\$4.76	\$23.82				

The Lincoln National Life Insurance Company

Please see prior page for product information.

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

**Employee | Bi-Weekly 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	\$0.32	\$1.62	\$3.23	\$8.08	\$16.15	\$32.31
25-29	\$0.37	\$1.85	\$3.69	\$9.23	\$18.46	\$36.92
30-34	\$0.46	\$2.31	\$4.62	\$11.54	\$23.08	\$46.15
35-39	\$0.51	\$2.54	\$5.08	\$12.69	\$25.38	\$50.77
40-44	\$0.55	\$2.77	\$5.54	\$13.85	\$27.69	\$55.38
45-49	\$0.78	\$3.92	\$7.85	\$19.62	\$39.23	\$78.46
50-54	\$1.15	\$5.77	\$11.54	\$28.85	\$57.69	\$115.38
55-59	\$2.08	\$10.41	\$20.82	\$52.04	\$104.08	\$208.15
60-64	\$3.14	\$15.72	\$31.43	\$78.58	\$157.15	\$314.31

Employee Age Range	\$6,500	\$32,500	\$65,000	\$162,500	\$325,000	\$650,000
65-69	\$3.88	\$19.38	\$38.76	\$96.90	\$193.80	\$387.60

Employee Age Range	\$5,000	\$25,000
70-74	\$4.81	\$24.05

Employee Age Range	\$5,000	\$25,000
75-79	\$4.81	\$24.05

Employee Age Range	\$5,000	\$25,000
80-99	\$4.81	\$24.05

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

**Spouse | Bi-Weekly Premiums
for Select Life Insurance Coverage Amounts**

Spouse Age Range	\$5,000	\$10,000	\$30,000	\$100,000	\$200,000	\$250,000
0 - 24	\$0.12	\$0.23	\$0.69	\$2.31	\$4.62	\$5.77
25 - 29	\$0.14	\$0.28	\$0.83	\$2.77	\$5.54	\$6.92
30 - 34	\$0.18	\$0.37	\$1.11	\$3.69	\$7.38	\$9.23
35 - 39	\$0.21	\$0.42	\$1.25	\$4.15	\$8.31	\$10.38
40 - 44	\$0.23	\$0.46	\$1.38	\$4.62	\$9.23	\$11.54
45 - 49	\$0.35	\$0.69	\$2.08	\$6.92	\$13.85	\$17.31
50 - 54	\$0.53	\$1.06	\$3.18	\$10.62	\$21.23	\$26.54
55 - 59	\$0.99	\$1.99	\$5.97	\$19.89	\$39.78	\$49.73
60 - 64	\$1.53	\$3.05	\$9.15	\$30.51	\$61.02	\$76.27
Spouse Age Range	\$3,250	\$6,500	\$19,500	\$65,000	\$130,000	\$162,500
65 - 69	\$1.91	\$3.82	\$11.45	\$38.16	\$76.32	\$95.40
Spouse Age Range	\$2,500	\$5,000	\$15,000	\$50,000	\$100,000	\$125,000
70 - 74	\$2.38	\$4.76	\$14.29	\$47.63	\$95.26	\$119.08
Spouse Age Range	\$2,500	\$5,000	\$15,000	\$50,000	\$100,000	\$125,000
75 - 79	\$2.38	\$4.76	\$14.29	\$47.63	\$95.26	\$119.08
Spouse Age Range	\$2,500	\$5,000	\$15,000	\$50,000	\$100,000	\$125,000
80 - 99	\$2.38	\$4.76	\$14.29	\$47.63	\$95.26	\$119.08

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

Spouse | Bi-Weekly Premiums for Select Life & AD&D Insurance Coverage Amounts

Spouse Age Range	\$5,000	\$10,000	\$30,000	\$100,000	\$200,000	\$250,000
0 - 24	\$0.16	\$0.32	\$0.97	\$3.23	\$6.46	\$8.08
25 - 29	\$0.18	\$0.37	\$1.11	\$3.69	\$7.38	\$9.23
30 - 34	\$0.23	\$0.46	\$1.38	\$4.62	\$9.23	\$11.54
35 - 39	\$0.25	\$0.51	\$1.52	\$5.08	\$10.15	\$12.69
40 - 44	\$0.28	\$0.55	\$1.66	\$5.54	\$11.08	\$13.85
45 - 49	\$0.39	\$0.78	\$2.35	\$7.85	\$15.69	\$19.62
50 - 54	\$0.58	\$1.15	\$3.46	\$11.54	\$23.08	\$28.85
55 - 59	\$1.04	\$2.08	\$6.24	\$20.82	\$41.63	\$52.04
60 - 64	\$1.57	\$3.14	\$9.43	\$31.43	\$62.86	\$78.58

Spouse Age Range	\$3,250	\$6,500	\$19,500	\$65,000	\$130,000	\$162,500
65 - 69	\$1.94	\$3.88	\$11.63	\$38.76	\$77.52	\$96.90

Spouse Age Range	\$2,500	\$5,000	\$15,000	\$50,000	\$100,000	\$125,000
70 - 74	\$2.40	\$4.81	\$14.43	\$48.09	\$96.18	\$120.23

Spouse Age Range	\$2,500	\$5,000	\$15,000	\$50,000	\$100,000	\$125,000
75 - 79	\$2.40	\$4.81	\$14.43	\$48.09	\$96.18	\$120.23

Spouse Age Range	\$2,500	\$5,000	\$15,000	\$50,000	\$100,000	\$125,000
80 - 99	\$2.40	\$4.81	\$14.43	\$48.09	\$96.18	\$120.23

Dependent Children Bi-Weekly Premium for Life Insurance Coverage

Coverage Amount	Bi-Weekly Premium
\$10,000	\$0.98

Group Rates for Your Dependent Children

One affordable bi-weekly 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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