Lincoln Financial

Youngstown State University
Optional life/AD&D insurance

What is it?

Life and accidental death and dismemberment (AD&D) insurance provide cash benefits in the unfortunate event that you or a covered family member passes away or suffers a traumatic injury from certain covered accidents.

Why is this coverage valuable?

Life and AD&D insurance can offer reassurance that you, or the people you love, will have access to money to help cover expenses during a challenging time.

Your life/AD&D coverage

Eligibility description	Full-time employees
Contribution	You pay the cost of your coverage
Employee life coverage amount	Increments of $10,000
Employee life coverage maximum	This amount may not exceed the lesser of 6 times annual earnings or $750,000
Spouse life coverage	The amount of dependent life insurance coverage cannot be greater than 100% of the employee benefit. Increments of $10,000
Spouse life coverage maximum	This amount may not exceed $250,000
Dependent child(ren) life coverage	Live birth but under 26 years: $5,000, $15,000 or $20,000
Optional Employee AD&D coverage	You may elect AD&D coverage This amount may not exceed the lesser of 6 times annual earnings or $750,000
Optional AD&D spouse coverage	You may elect dependent AD&D coverage This amount may not exceed $250,000
Optional Dependent child(ren) AD&D coverage	You may elect child AD&D coverage Live birth but under 26 years: $5,000, $15,000 or $20,000
Guarantee issue: You're not required to answer health questions to qualify for coverage up to and including the specified amount when you sign up for coverage during the initial enrollment period.	Employee: The lesser of 6 times annual earnings or $350,000 Spouse: $20,000
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Health statement may be required
Portability: Allows you to continue maintaining coverage if you terminate your employment.	Yes
Conversion: Allows you to continue coverage after your group plan has been terminated.	Yes, with restrictions. See certificate of benefits

Accelerated life benefit: A lump-sum benefit is paid to you if you're diagnosed with a terminal condition as defined by the plan.	Yes. See certificate of benefits
Waiver of premium: Relieves you from paying premiums during a period of disability that's lasted for a specific length of time.	Included
***TravelConnect*® services:** Access to emergency medical assistance for you and your family when you're on a trip 100 or more miles from home.	Included

AD&D Rate information

Option	Monthly rate
Employee AD&D	$0.020 per $1,000 in covered benefit
Spouse AD&D	$0.020 per $1,000 in covered benefit
Child(ren) AD&D	$0.020 per $1,000 in covered benefit

AD&D Premium Calculation

Step 1 Select your coverage amount.
Step 2 Divide the coverage amount by 1,000.
Step 3 Multiply by the above rates to calculate your monthly premium cost.

Life Rate information

Option	Monthly rate
Employee and spouse life insurance	See rate tables below
Child(ren) life insurance	
$5,000 in coverage	$.85
$15,000 in coverage	$1.70
$20,000 in coverage	$2.55

Benefit exclusions

Like any insurance, this life and AD&D insurance policy does have exclusions. For life insurance, a suicide exclusion may apply.

For AD&D, benefits won't be paid if death/dismemberment occurs as the result of:

- War, declared or undeclared, or any act of war
- Intentionally self-inflicted injuries, while sane or insane
- Suicide, or suicide attempt, while sane or insane
- Active participation in a riot
- Committing or attempting to commit a felony
- Disease, bodily or mental illness, or medical or surgical treatment thereof
- Infections
- Controlled substances voluntarily taken, ingested, or injected unless prescribed or administered by a physician
- Serving on full-time active duty in the armed forces of any country or international authority
- The presence of alcohol in the covered person's blood, which raises the presumption that the covered person was under the influence of alcohol and contributed to the cause of the accident

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

Reminder: Please review your beneficiary(ies) to ensure that they're up to date. It's good practice to review, and if necessary, update your beneficiary(ies) annually.

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 policy, the policy will govern.

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Employee Supplemental Term Life Monthly Rates

Age	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Rate / $1,000	$0.05	$0.06	$0.08	$0.10	$0.12	$0.18	$0.29	$0.51	$0.71	$1.35	$2.18
Coverage											
$10,000	$0.50	$0.60	$0.80	$1.00	$1.20	$1.80	$2.90	$5.10	$7.10	$13.50	$21.80
$20,000	$1.00	$1.20	$1.60	$2.00	$2.40	$3.60	$5.80	$10.20	$14.20	$27.00	$43.60
$30,000	$1.50	$1.80	$2.40	$3.00	$3.60	$5.40	$8.70	$15.30	$21.30	$40.50	$65.40
$40,000	$2.00	$2.40	$3.20	$4.00	$4.80	$7.20	$11.60	$20.40	$28.40	$54.00	$87.20
$50,000	$2.50	$3.00	$4.00	$5.00	$6.00	$9.00	$14.50	$25.50	$35.50	$67.50	$109.00
$100,000	$5.00	$6.00	$8.00	$10.00	$12.00	$18.00	$29.00	$51.00	$71.00	$135.00	$218.00
$150,000	$7.50	$9.00	$12.00	$15.00	$18.00	$27.00	$43.50	$76.50	$106.50	$202.50	$327.00
$200,000	$10.00	$12.00	$16.00	$20.00	$24.00	$36.00	$58.00	$102.00	$142.00	$270.00	$436.00
$250,000	$12.50	$15.00	$20.00	$25.00	$30.00	$45.00	$72.50	$127.50	$177.50	$337.50	$545.00
$300,000	$15.00	$18.00	$24.00	$30.00	$36.00	$54.00	$87.00	$153.00	$213.00	$405.00	$654.00
$350,000	$17.50	$21.00	$28.00	$35.00	$42.00	$63.00	$101.50	$178.50	$248.50	$472.50	$763.00
$400,000	$20.00	$24.00	$32.00	$40.00	$48.00	$72.00	$116.00	$204.00	$284.00	$540.00	$872.00
$450,000	$22.50	$27.00	$36.00	$45.00	$54.00	$81.00	$130.50	$229.50	$319.50	$607.50	$981.00
$500,000	$25.00	$30.00	$40.00	$50.00	$60.00	$90.00	$145.00	$255.00	$355.00	$675.00	$1,090.00
$550,000	$27.50	$33.00	$44.00	$55.00	$66.00	$99.00	$159.50	$280.50	$390.50	$742.50	$1,199.00
$600,000	$30.00	$36.00	$48.00	$60.00	$72.00	$108.00	$174.00	$306.00	$426.00	$810.00	$1,308.00
$650,000	$32.50	$39.00	$52.00	$65.00	$78.00	$117.00	$188.50	$331.50	$461.50	$877.50	$1,417.00
$700,000	$35.00	$42.00	$56.00	$70.00	$84.00	$126.00	$203.00	$357.00	$497.00	$945.00	$1,526.00
$750,000	$37.50	$45.00	$60.00	$75.00	$90.00	$135.00	$217.50	$382.50	$532.50	$1,012.50	$1,635.00

Spouse Supplemental Term Life Monthly Rates

Age	25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
Rate /$1,000	$0.04	$0.04	$0.06	$0.07	$0.09	$0.13	$0.23	$0.36	$0.64	$1.10	$1.10
Coverage											
$10,000	$0.40	$0.40	$0.60	$0.70	$0.90	$1.30	$2.30	$3.60	$6.40	$11.00	$11.00
$20,000	$0.80	$0.80	$1.20	$1.40	$1.80	$2.60	$4.60	$7.20	$12.80	$22.00	$22.00
$30,000	$1.20	$1.20	$1.80	$2.10	$2.70	$3.90	$6.90	$10.80	$19.20	$33.00	$33.00
$40,000	$1.60	$1.60	$2.40	$2.80	$3.60	$5.20	$9.20	$14.40	$25.60	$44.00	$44.00
$50,000	$2.00	$2.00	$3.00	$3.50	$4.50	$6.50	$11.50	$18.00	$32.00	$55.00	$55.00
$60,000	$2.40	$2.40	$3.60	$4.20	$5.40	$7.80	$13.80	$21.60	$38.40	$66.00	$66.00
$70,000	$2.80	$2.80	$4.20	$4.90	$6.30	$9.10	$16.10	$25.20	$44.80	$77.00	$77.00
$80,000	$3.20	$3.20	$4.80	$5.60	$7.20	$10.40	$18.40	$28.80	$51.20	$88.00	$88.00
$90,000	$3.60	$3.60	$5.40	$6.30	$8.10	$11.70	$20.70	$32.40	$57.60	$99.00	$99.00
$100,000	$4.00	$4.00	$6.00	$7.00	$9.00	$13.00	$23.00	$36.00	$64.00	$110.00	$110.00
$150,000	$6.00	$6.00	$9.00	$10.50	$13.50	$19.50	$34.50	$54.00	$96.00	$165.00	$165.00
$200,000	$8.00	$8.00	$12.00	$14.00	$18.00	$26.00	$46.00	$72.00	$128.00	$220.00	$220.00
$250,000	$10.00	$10.00	$15.00	$17.50	$22.50	$32.50	$57.50	$90.00	$160.00	$275.00	$275.00