

Voluntary accidental death & dismemberment (AD&D) insurance

Quick facts

AD&D insurance helps protect those who matter most – paying a benefit to the insured’s loved ones if he or she dies or loses a limb, sight, speech or hearing because of a covered accident.

The basics	
Plan options¹	<ul style="list-style-type: none"> ▪ Employee-paid plan – 100% ▪ Family coverage
Product highlights	<ul style="list-style-type: none"> ▪ Death benefit: Flat amount or salary based (may vary by class) ▪ Standard AD&D or optional AD&D
Rate options	<ul style="list-style-type: none"> ▪ Composite
Standard AD&D benefits	<ul style="list-style-type: none"> ▪ Loss of life ▪ Loss of one member (hand, foot or eye) ▪ Loss of two or more members ▪ Loss of thumb and index finger ▪ Loss of both speech and hearing in both ears ▪ Loss of either speech or hearing in both ears ▪ Loss of hearing in one ear ▪ Quadriplegia ▪ Paraplegia ▪ Hemiplegia ▪ Common carrier ▪ Safe driver (seat belt and air bag) ▪ Education benefits ▪ Spouse training ▪ Child care ▪ Coma ▪ Alternate education ▪ Felonious assault ▪ Common disaster ▪ Exposure ▪ Disappearance
Coverage termination age	<ul style="list-style-type: none"> ▪ Employee coverage terminates at retirement – last day of the month ▪ Spouse terminates when employee’s coverage terminates ▪ Child: PPACA (up to age 26 regardless of student or marital status) – last day of the month
Evidence of Insurability (EOI)	<ul style="list-style-type: none"> ▪ Not required for AD&D
Continuation of ceasing active work:	<ul style="list-style-type: none"> ▪ Standard family leave or medical leave: 3 months ▪ Military leave: 3 months ▪ Other leaves of absence with exception of disability: 3 months ▪ Disability: 12 months
Flexible options	
Death benefit	<ul style="list-style-type: none"> ▪ Flat dollar amount ▪ Multiple of salary ▪ May vary by class ▪ Maximum benefit up to \$1,000,000
Employee-paid amount	<ul style="list-style-type: none"> ▪ Composite rated

Insurance products issued by:
 The Lincoln National Life Insurance Company
 Lincoln Life & Annuity Company of New York

Flexible options (cont'd.)

Guarantee Issue (GI)	<ul style="list-style-type: none"> ▪ All coverage amounts are guaranteed issue 		
Claim payment options	<ul style="list-style-type: none"> ▪ Direct deposit ▪ Check ▪ SecureLine® Account (Retained Asset Account) 		
Optional AD&D Benefits	<table style="width: 100%; border: none;"> <tr> <td style="vertical-align: top; width: 50%;"> <ul style="list-style-type: none"> ▪ Enhanced Dismemberment Benefit for dependent children ▪ Spouse Critical Period Benefit ▪ Monthly Survivor Benefit ▪ Helmet Benefit </td> <td style="vertical-align: top; width: 50%;"> <ul style="list-style-type: none"> ▪ Surgical Reattachment Benefit ▪ Third Degree Burn Benefit ▪ Rehabilitation Reimbursement Benefit ▪ Repatriation Benefit </td> </tr> </table>	<ul style="list-style-type: none"> ▪ Enhanced Dismemberment Benefit for dependent children ▪ Spouse Critical Period Benefit ▪ Monthly Survivor Benefit ▪ Helmet Benefit 	<ul style="list-style-type: none"> ▪ Surgical Reattachment Benefit ▪ Third Degree Burn Benefit ▪ Rehabilitation Reimbursement Benefit ▪ Repatriation Benefit
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¹ Available in all states, except Florida.

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Order code: LFE-VSADD-FLI001

Coverage is subject to contract language that contains specific terms, conditions and limitations, which can be found in the program description.

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