

# Group term life insurance

## Quick facts

Term life insurance helps protect the future well-being of the employee's family and loved ones in the event of their death – with help covering burial expenses, replacing lost income, or making mortgage and other essential payments.

The basics	
<b>Plan options</b>	<ul style="list-style-type: none"> <li>▪ Employer-paid plan – 1% to 100%</li> <li>▪ Employee-paid plan – 100%</li> </ul>
<b>Product highlights</b>	<ul style="list-style-type: none"> <li>▪ Death benefit: Flat amount or salary based (may vary by class)</li> <li>▪ Accelerated Death Benefit</li> <li>▪ Standard AD&amp;D or enhanced AD&amp;D</li> </ul>
<b>Transition of coverage features</b>	<ul style="list-style-type: none"> <li>▪ Prior insurance credit</li> <li>▪ Continuation</li> <li>▪ Portability (Dependent portability is optional<sup>1</sup>)</li> <li>▪ Waiver of Premium</li> <li>▪ Conversion</li> </ul>
<b>Value-add programs</b>	<ul style="list-style-type: none"> <li>▪ <i>LifeKeys</i><sup>®:2</sup>: Support services for employees, their family and their beneficiaries with free will preparation, financial guidance resources, steps to prevent identity theft, and compassionate consultative beneficiary service to help them cope with terminal illness and the death of their loved ones.</li> <li>▪ <i>TravelConnect</i><sup>®:2</sup>: Travel assistance program that protects employees and any insured dependents in the event of an emergency when traveling on a business or leisure trip 100 or more miles from home.</li> </ul>
<b>Express life claims</b>	<ul style="list-style-type: none"> <li>▪ Offers an accelerated approval process for life insurance claims. This service applies to basic life coverage up to \$300,000 and removes the requirement of a death certificate.</li> </ul>

Flexible options	
<b>Death benefit</b>	<ul style="list-style-type: none"> <li>▪ Flat dollar amount</li> <li>▪ Multiple of salary</li> <li>▪ May vary by class</li> <li>▪ Maximum benefit up to \$5,000,000</li> </ul>
<b>Employer-paid amount</b>	<ul style="list-style-type: none"> <li>▪ Composite rate per \$1,000 of volume or can be PEPM rated<sup>3</sup></li> </ul>

(Continued)

Flexible options	
<b>Employee-paid amount</b>	<ul style="list-style-type: none"> <li>▪ Age banded or composite rated</li> </ul>
<b>Guarantee Issue (GI)</b>	<ul style="list-style-type: none"> <li>▪ Available; amounts can vary by group</li> </ul>
<b>Optional features</b>	<ul style="list-style-type: none"> <li style="width: 50%;">▪ Transportation of remains</li> <li style="width: 50%;">▪ Retiree coverage</li> </ul>
<b>Claim payment options</b>	<ul style="list-style-type: none"> <li style="width: 50%;">▪ Direct deposit</li> <li style="width: 50%;">▪ SecureLine Account® (retained asset account)</li> <li style="width: 50%;">▪ Check</li> </ul>
<b>Enhanced AD&amp;D benefits<sup>2</sup> (can be added à la carte)</b>	<div style="display: flex; flex-wrap: wrap;"> <div style="width: 50%;"> <p><b>Education benefits</b></p> <ul style="list-style-type: none"> <li>▪ Spouse Training</li> <li>▪ Child Education</li> <li>▪ Alternate Education</li> </ul> <p><b>Support benefits</b></p> <ul style="list-style-type: none"> <li>▪ Joint Accident</li> <li>▪ Survivor Assistance</li> <li>▪ Child Assistance</li> <li>▪ Increased Child</li> </ul> <p><b>Family care benefits</b></p> <ul style="list-style-type: none"> <li>▪ Adult Family Care</li> <li>▪ Child Family Care</li> </ul> <p><b>Accidental injury benefits</b></p> <ul style="list-style-type: none"> <li>▪ Exposure</li> <li>▪ Reasonable Modifications</li> <li>▪ Rehabilitation Benefit</li> <li>▪ Severe Burn</li> <li>▪ Severe Traumatic Brain Injury</li> <li>▪ Surgical Repair</li> </ul> </div> <div style="width: 50%;"> <p><b>Accidental injury benefits</b></p> <ul style="list-style-type: none"> <li>▪ Safe Driver</li> <li>▪ Safe Rider</li> </ul> <p><b>Transportation benefits</b></p> <ul style="list-style-type: none"> <li>▪ Common carrier</li> <li>▪ Disappearance</li> <li>▪ Transportation of remains</li> </ul> <p><b>Workplace benefits<sup>4</sup></b></p> <ul style="list-style-type: none"> <li>▪ Business Travel Accident</li> <li>▪ Line of Duty</li> <li>▪ Occupational HIV/Hepatitis</li> <li>▪ Workplace Assault</li> </ul> </div> </div>

Consultative approach	
<b>Implementation</b>	<ul style="list-style-type: none"> <li>▪ Dedicated implementation manager</li> </ul>
<b>Claim support</b>	<ul style="list-style-type: none"> <li>▪ Expedited life claims</li> <li>▪ Auto feed of the disability claim to the Life Waiver team through our LINKS process.</li> </ul>
<b>Decision support tools</b>	<ul style="list-style-type: none"> <li>▪ <i>STEPS 2 Enroll</i><sup>SM</sup>: Customized enrollment materials, product videos, LINKS process integrated waiver and disability claims.</li> </ul>
Hassle-free services	
<b>On-demand operational reporting and information</b>	<ul style="list-style-type: none"> <li>▪ Enhanced self-service capabilities provide employers with access to enrollment and billing functionality, and employees with access to policy/claim information and the ability to make service requests.</li> </ul>
<b>Evidence of insurability (EOI)</b>	<ul style="list-style-type: none"> <li>▪ Coverage amounts in excess of the GI amount require EOI medical underwriting review.                             <ul style="list-style-type: none"> <li>– GI amounts vary by group.</li> </ul> </li> <li>▪ Payroll deductions should only include the GI amount until underwriting approves additional coverage amounts.</li> </ul>
<b>Enrollment options – initial</b>	<ul style="list-style-type: none"> <li>▪ Open enrollment up to GI.</li> <li>▪ Takeover only of existing participants at their current amounts.</li> <li>▪ Takeover existing participants at their current amounts with the option to increase coverage amount up to GI without EOI.</li> <li>▪ Takeover existing participants at their current amounts with the option to increase coverage to a specified amount without EOI.</li> <li>▪ May allow new participants; may require EOI for amounts up to GI or for all amounts.</li> </ul>
<b>Enrollment options – ongoing</b>	<ul style="list-style-type: none"> <li>▪ Limited open enrollment: Increase or elect coverage up to a limited amount without EOI during the annual open enrollment period.</li> <li>▪ Annual open enrollment: Increase or elect coverage during the annual enrollment period, subject to EOI.</li> <li>▪ Can work with third-party benefits technology vendors.</li> </ul>

<sup>1</sup> One option applies.

<sup>2</sup> Benefits may not be available in all states/state variations apply.

<sup>3</sup> Requires underwriting approval to include.

<sup>4</sup> Requires underwriting approval to remove.

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