

# Rochester Regional Health Summary of Benefits

## Life and AD&D Insurance

### Group life insurance coverage can offer important financial protection

Most people agree that protecting their loved ones in the event of death is very important. Consider what would happen to your dependents if they no longer had your income to rely on. Life insurance can help your family maintain its standard of living as well as secure plans for college and retirement. With the right amount of life insurance, you'll know that your family's financial obligations will be covered.

Together with your employer, Lincoln Financial Group offers you an opportunity to purchase Optional Group Term Life and Accidental Death & Dismemberment (AD&D) Insurance for you and your dependents.

<b>Eligibility</b>	All active employees working a minimum of 20 regularly scheduled hours per week.
<b>Waiting Period</b>	You are eligible on the first of the month coincident with or next following date of hire.
<b>Employee Benefit</b>	<p><b>Employee Basic Term Life and AD&amp;D:</b> Coverage is equal to one times your base annual salary<sup>1</sup> rounded up to the next \$1,000. This amount may not exceed \$1,500,000.<sup>2</sup> Coverage is employer-paid.</p> <p><b>Employee Optional Term Life and AD&amp;D:</b> &lt;Coverage is equal to one, two, three, four or five times your base annual salary<sup>1</sup> rounded up to the next \$1,000. This amount may not exceed \$1,500,000.<sup>2</sup></p>
<b>Dependent Spouse Benefit</b>	<p><b>Optional Dependent Spouse Life:</b> Optional spouse coverage is equal to the following:</p> <ul style="list-style-type: none"> <li>Option 1: \$25,000</li> <li>Option 2: \$50,000</li> <li>Option 3: \$75,000</li> <li>Option 4: \$100,000</li> <li>Option 5: \$125,000</li> </ul> <p><b>Optional Dependent Spouse AD&amp;D:</b> You may purchase increments of \$5,000 to a maximum \$125,000.</p> <p>The amount of Dependent Life and AD&amp;D Insurance coverage cannot be greater than 50% of the Employee Benefit.<sup>2</sup></p>
<b>Dependent Child Benefit</b>	<p><b>Optional Dependent Child Life:</b> Child coverage is equal to:</p> <ul style="list-style-type: none"> <li>\$1,000 if at least age 14 days but under age 6 months</li> <li>\$5,000 if at least age 6 months but under age 26 years, option 1</li> <li>\$10,000 if at least age 6 months but under age 26 years, option 2</li> </ul> <p><b>Optional Dependent Child AD&amp;D:</b> You may purchase increments of \$2,000 to a maximum of \$40,000</p>

<sup>1</sup>For the definition of your base annual salary, please see your plan booklet or contact your Human Resources department.

<sup>2</sup>The Employee Benefit is equal to the combined amount of the Basic Term Life and Optional Term Life coverage.

<b>Evidence of Insurability</b>	<p><b>Optional Employee Life:</b> A health statement is required if the amount of the increase for basic life and optional life combined is the lesser of three times annual earnings or \$1,500,000 or an increase of more than one level at each annual enrollment.</p> <p><b>Optional Spouse Life:</b> A health statement is required if the amount of the increase is greater than \$50,000 or an increase of more than one level at each annual enrollment.</p>
<b>Conversion/Portability</b>	<p><b>Conversion:</b> If all or part of your life coverage ends, you may convert the amount that ends to an individual life insurance policy without medical evidence.</p> <p><b>Portability:</b> If all or part of your life or dependent spouse life coverage ends, you may continue all or part of the amount that ends, less any amounts converted to an individual policy. Portable group term life insurance is not available if coverage ends because the policy terminates.</p>
<b>Waiver of Premium</b>	Included with employer policy
<b>Reduction Schedule</b>	When you reach age 70, life benefits reduce to 65%. When you reach age 75, life benefits reduce to 50%. Reduction applies to AD&D benefits as well.
<b>Employee Assistance Program (EAP)</b>	As an employee covered under your employer’s group life policy issued by Lincoln Financial Group, you are eligible for the EAP. These benefits include financial, legal, and family services and are available to you and your immediate family members. Employee Assistance Program (“Services”) are provided by Morneau Shepell. Lincoln Financial Group does not insure or administer these services.
<b>Travel Assistance</b>	Travel Assistance provides 24/7/365 access to pre-travel, personal, and emergency help with situations that may arise during travel. Services are available to the covered employee while on business or personal travel more than 100 miles from home and for fewer than 90 consecutive travel days. Dependents traveling with the employee are also covered. Travel assistance services are administered by UnitedHealthcare Global. UnitedHealthcare Global must make all arrangements for Lincoln Financial Group to cover costs of covered events.

Accidental Death & Dismemberment insurance provides a benefit when an injury resulting from an accident causes the death or other covered losses to the insured.

Please Note: Evidence of insurability may be required. Please see your Human Resources department or Benefits department for additional information.

The above information provides highlights of the insurance program. It does not and is not intended to cover the program in detail. Please refer to the policy for a complete description of the coverage, limitations, and exclusions.