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**Voluntary Life Insurance with Accidental Death and Dismemberment (AD&D)**  
**SUMMARY OF BENEFITS**

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**Sponsored by:** Southern Tier Environments for Living      **Effective date:** May 1, 2011

<b>Life Benefit</b>	<b>Employee</b>	<b>Spouse</b>	<b>Dependent</b>
Amount	Choice of \$10,000 increments. Not to exceed 5 times your annual salary. Employees age 70 and older, maximum benefit is \$50,000.	Choice of \$5,000 increments Employee must elect coverage for spouse to be eligible. Not to exceed 50% of employee elected amount.	\$250 Child: 14 days to 6 months \$10,000 Child: 6 months to age 19 (to age 25 if full-time student) Newborn children to age 14 days are not eligible for a benefit. Employee must elect coverage for dependent child to be eligible.
Minimum Amount	\$10,000	\$5,000	\$10,000
Maximum Amount	\$200,000	\$100,000	\$10,000
Guarantee Issue for Newly Eligible Employees	\$100,000	\$10,000	\$10,000
Current Eligible Employees	You or your spouse may elect or increase insurance coverage up to 2 increments on a guaranteed acceptance basis, provided that you or your spouse have not been previously declined for coverage.		

<b>AD&amp;D Benefit</b>	<b>Employee</b>	<b>Spouse</b>
Amount	The benefit amount is equal to the life amount elected by you. Cost included in the schedule.	Same as employee

<b>Benefit Reduction</b>	<b>Employee</b>	<b>Spouse</b>
Benefits will reduce:	35% at age 65 An additional 25% of original amount at age 70 An additional 15% of original amount at age 75 Benefits terminate at age 80 or retirement, whichever is first	35% at employee age 65 Benefits terminate at employee age 70 or retirement, whichever occurs first

**Additional Benefits**

- See Definition: Accelerated Death Benefit
- See Definition: Portability
- See Definition: Conversion

<b>Eligibility</b>	<b>Employee</b>	<b>Spouse and Dependents</b>
	All full-time active employees working 30 or more hours per week in an eligible class are eligible for coverage on the policy effective date. A delayed effective date will apply if the employee is not actively at work.	Cannot be in a period of limited activity on the day coverage takes effect.

## Definitions

<b>Accelerated Death Benefit</b>	Accelerated Death Benefit provides an option to withdraw a percentage of your life insurance coverage when diagnosed as terminally ill (as defined in the policy). The death benefit will be reduced by the amount withdrawn. To qualify, you have satisfied the Active Work rule and have been covered under this policy for the required amount of time as defined by the policy. Check with your tax advisor or attorney before exercising this option.
<b>AD&amp;D</b>	Accidental Death and Dismemberment (AD&D) insurance provides specified benefits for a covered accidental bodily injury that directly causes dismemberment (e.g., the loss of a hand, foot, or eye). In the event that death occurs from a covered accident, both the life and the AD&D benefit would be payable.
<b>Conversion</b>	If you terminate your employment or become ineligible for this coverage, you have the option to convert all or part of the amount of coverage in force to an individual life policy on the date of termination without Evidence of Insurability. Conversion election must be made within 31 days of your date of termination.
<b>Guarantee Issue</b>	For timely entrants enrolled within 31 days of becoming eligible, the Guarantee Issue amount is available without any Evidence of Insurability requirement. Evidence of Insurability will be required for any amounts above this, for late enrollees or increase in insurance, and it will be provided at your own expense.
<b>Limited Activity</b>	A period when a spouse or dependent is confined in a health care facility; or, whether confined or not, is unable to perform the regular and usual activities of a healthy person of the same age and sex.
<b>Portability</b>	If coverage has been in force for at least 12 months, you may continue coverage for a specified period of time after your employment by paying the required premium. Portability is available if you cease employment for a reason other than total disability or retirement. A written application must be made within 31 days of your termination.
<b>Term Life</b>	Coverage provided to the designated beneficiary upon the death of the insured. Coverage is provided for the time period that you are eligible and premium is paid. There is no cash value associated with this product. This insurance is optional and can be purchased by you and your spouse.
<b>Exclusion: Suicide</b>	Benefits will not be paid if the death results from suicide within two years after coverage is effective. May apply if employee contributes toward the premium.
<b>Additional Benefits</b>	
<b>BeneficiaryConnect<sup>SM</sup></b>	Support services for beneficiaries who have experienced a loss.
<b>TravelConnect<sup>SM</sup></b>	Travel assistance services for employees and eligible dependents traveling more than 100 miles from home.

## For assistance or additional information

Contact Lincoln Financial Group at (800) 423-2765 or log on to [www.LincolnFinancial.com](http://www.LincolnFinancial.com)

NOTE: 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 details. Should there be a difference between this summary and the contract, the contract will govern.

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**Southern Tier Environments for Living**

**Employee Weekly Premium**

**Life with Accidental Death and Dismemberment Premium for sample benefit amounts**

Employee and Spouse Premiums are calculated separately.  
 Refer to Program Specifications for your maximum benefit amounts.  
 Benefits and premium amounts reflect age reductions:

AGE	Weekly Rate per \$1,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
<30	0.0203	\$ 0.20	\$ 0.41	\$ 0.61	\$ 0.81	\$ 1.02	\$ 1.22	\$ 1.42	\$ 1.62	\$ 1.83	\$ 2.03
30-34	0.0203	\$ 0.20	\$ 0.41	\$ 0.61	\$ 0.81	\$ 1.02	\$ 1.22	\$ 1.42	\$ 1.62	\$ 1.83	\$ 2.03
35-39	0.0272	\$ 0.27	\$ 0.54	\$ 0.82	\$ 1.09	\$ 1.36	\$ 1.63	\$ 1.91	\$ 2.18	\$ 2.45	\$ 2.72
40-44	0.0411	\$ 0.41	\$ 0.82	\$ 1.23	\$ 1.64	\$ 2.05	\$ 2.46	\$ 2.88	\$ 3.29	\$ 3.70	\$ 4.11
45-49	0.0595	\$ 0.60	\$ 1.19	\$ 1.79	\$ 2.38	\$ 2.98	\$ 3.57	\$ 4.17	\$ 4.76	\$ 5.36	\$ 5.95
50-54	0.1103	\$ 1.10	\$ 2.21	\$ 3.31	\$ 4.41	\$ 5.52	\$ 6.62	\$ 7.72	\$ 8.82	\$ 9.93	\$ 11.03
55-59	0.1703	\$ 1.70	\$ 3.41	\$ 5.11	\$ 6.81	\$ 8.52	\$ 10.22	\$ 11.92	\$ 13.62	\$ 15.33	\$ 17.03
60-64	0.1888	\$ 1.89	\$ 3.78	\$ 5.66	\$ 7.55	\$ 9.44	\$ 11.33	\$ 13.21	\$ 15.10	\$ 16.99	\$ 18.88
65-69	0.3295	\$ 6,500	\$13,000	\$19,500	\$26,000	\$ 32,500	\$ 39,000	\$ 45,500	\$52,000	\$ 58,500	\$ 65,000
		\$ 2.14	\$ 4.28	\$ 6.43	\$ 8.57	\$ 10.71	\$ 12.85	\$ 14.99	\$ 17.14	\$ 19.28	\$ 21.42
70-74	0.8188	\$ 4,000	\$ 8,000	\$12,000	\$16,000	\$ 20,000	N/A	N/A	N/A	N/A	N/A
		\$ 3.28	\$ 6.55	\$ 9.83	\$ 13.10	\$ 16.38	N/A	N/A	N/A	N/A	N/A
75-99	2.1018	\$ 2,500	\$ 5,000	\$ 7,500	\$10,000	\$ 12,500	N/A	N/A	N/A	N/A	N/A
		\$ 5.25	\$ 10.51	\$ 15.76	\$ 21.02	\$ 26.27	N/A	N/A	N/A	N/A	N/A

This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

Example:

Use this formula to calculate premium for benefit amounts over \$100,000.

	Age	Weekly Rate Per \$1,000	X	Benefit In \$1,000's	=	Weekly Cost
Example:	35	.0272	X	150	=	\$4.08
			X		=	

Dependent Children Rate = \$0.46 Weekly

Premium covers all dependent children regardless of the number of children.

**Southern Tier Environments for Living**

**Spouse Weekly Premium**

**Life with Accidental Death and Dismemberment Premium for sample benefit amounts**

Employee and Spouse premiums are calculated separately.  
 Spouse premiums will be calculated based on Employee age.  
 Refer to Program Specifications for your maximum benefit amounts.  
 Benefits and premium amounts reflect age reductions.

AGE	Weekly Rate per \$1,000	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
<30	0.0203	\$ 0.10	\$ 0.20	\$ 0.30	\$ 0.41	\$ 0.51	\$ 0.61	\$ 0.71	\$ 0.81	\$ 0.91	\$ 1.02
30-34	0.0203	\$ 0.10	\$ 0.20	\$ 0.30	\$ 0.41	\$ 0.51	\$ 0.61	\$ 0.71	\$ 0.81	\$ 0.91	\$ 1.02
35-39	0.0272	\$ 0.14	\$ 0.27	\$ 0.41	\$ 0.54	\$ 0.68	\$ 0.82	\$ 0.95	\$ 1.09	\$ 1.23	\$ 1.36
40-44	0.0411	\$ 0.21	\$ 0.41	\$ 0.62	\$ 0.82	\$ 1.03	\$ 1.23	\$ 1.44	\$ 1.64	\$ 1.85	\$ 2.05
45-49	0.0595	\$ 0.30	\$ 0.60	\$ 0.89	\$ 1.19	\$ 1.49	\$ 1.79	\$ 2.08	\$ 2.38	\$ 2.68	\$ 2.98
50-54	0.1103	\$ 0.55	\$ 1.10	\$ 1.65	\$ 2.21	\$ 2.76	\$ 3.31	\$ 3.86	\$ 4.41	\$ 4.96	\$ 5.52
55-59	0.1703	\$ 0.85	\$ 1.70	\$ 2.55	\$ 3.41	\$ 4.26	\$ 5.11	\$ 5.96	\$ 6.81	\$ 7.66	\$ 8.52
60-64	0.1888	\$ 0.94	\$ 1.89	\$ 2.83	\$ 3.78	\$ 4.72	\$ 5.66	\$ 6.61	\$ 7.55	\$ 8.49	\$ 9.44
65-69	0.3295	\$ 3,250	\$ 6,500	\$ 9,750	\$13,000	\$ 16,250	\$ 19,500	\$ 22,750	\$26,000	\$ 29,250	\$ 32,500
		\$ 1.07	\$ 2.14	\$ 3.21	\$ 4.28	\$ 5.36	\$ 6.43	\$ 7.50	\$ 8.57	\$ 9.64	\$ 10.71
70+		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

Example:

Use this formula to calculate premium for benefit amounts over \$50,000.

Age	Weekly Rate Per \$1,000	X	Benefit In \$1,000's	=	Weekly Cost
Example: 35	.0272	X	75	=	\$2.04
		X		=	

Dependent Children Rate = \$0.46 Weekly

Premium covers all dependent children regardless of the number of children.