



Full-Time Employees of Madison County Commission

Benefits At-A-Glance

Voluntary Term Life Insurance

The Lincoln Term Life Insurance Plan:

- Provides a cash benefit to your loved ones in the event of your death
- Features group rates for Madison County Commission employees
- Includes *LifeKeys*[®] services, which provide access to counseling, financial, and legal support services
- Also includes *TravelConnect*[®] services, which give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home

Employee	
Newly hired employee guaranteed coverage amount	Choice of \$30,000, \$50,000, \$80,000, \$100,000, and \$160,000
Continuing employee guaranteed coverage annual increase amount	1 levels up from your current coverage
Maximum coverage amount	Choice of \$30,000, \$50,000, \$80,000, \$100,000, and \$160,000, limited to 5 times your annual salary
Spouse	
Newly hired employee guaranteed coverage amount	Choice of \$5,000, \$10,000, \$20,000, \$30,000, and \$50,000, limited to 100% of the employee coverage amount
Continuing employee guaranteed coverage annual increase amount	1 levels up from your current coverage
Maximum coverage amount	Choice of \$5,000, \$10,000, \$20,000, \$30,000, and \$50,000, limited to 100% of the employee coverage amount
Dependent Children	
6 months to age 20 (to age 26 if full-time student) guaranteed coverage amount	\$10,000
Age 14 days to 6 months guaranteed coverage amount	\$250

What your benefits cover

Employee Coverage

Guaranteed Life Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose from the above coverage amounts - up to \$160,000 without providing evidence of insurability.
- Annual Limited Enrollment: If you are a continuing employee, you can increase your coverage amount by 1 benefit level without providing evidence of insurability. If you submitted evidence of insurability in the past and were declined for medical reasons, you may be required to submit evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.
- You can increase this amount by 1 benefit level during the next limited open enrollment period.

Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 5 times your annual salary (\$160,000 maximum) with evidence of insurability. See the Evidence of Insurability page for details.
- The maximum coverage amount for employees 70 and older who are electing coverage for the first time is \$50,000.
- Your coverage amount will reduce by 35% when you reach age 65; an additional 25% of the original amount when you reach age 70; and an additional 15% of the original amount when you reach age 75.

Spouse Coverage - You can secure term life insurance for your spouse if you select coverage for yourself.

Guaranteed Life Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to 100% of your coverage amount (\$50,000 maximum) for your spouse without providing evidence of insurability.
- Annual Limited Enrollment: If you are a continuing employee, you can increase the coverage amount for your spouse by 1 benefit level without providing evidence of insurability. If you submitted evidence of insurability in the past and were declined for medical reasons, you may be required to submit evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.
- You can increase this amount by 1 benefit level during the next limited open enrollment period.

Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 100% of your coverage amount (\$50,000 maximum) for your spouse with evidence of insurability.
- Coverage amounts are reduced by 35% when an employee reaches age 65, an additional 25% when an employee reaches age 70, and an additional 20% when an employee reaches age 75.

Dependent Children Coverage - You can secure term life insurance for your dependent children when you choose coverage for yourself.

Guaranteed Life Insurance Coverage Options: \$10,000

Voluntary Life Insurance Benefits At-A-Glance

Additional Plan Benefits

Accelerated Death Benefit	Included
Premium Waiver	Included
Conversion	Included
Portability	Included

Benefit Exclusions

Like any insurance, this term life insurance policy does have exclusions. A suicide exclusion may apply. A complete list of benefit exclusions is included in the policy. State variations apply.

Questions? Call 800-423-2765 and mention Group ID: MADCTYCOMM.

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 contract, the contract will govern.

LifeKeys® services are provided by ComPsych® Corporation, Chicago, IL. *TravelConnect*® travel assistance services are provided by On Call International, Salem NH. On Call International must coordinate and provide all arrangements in order for eligible services to be covered. ComPsych® and On Call International are not Lincoln Financial Group companies and Lincoln Financial Group does not administer these Services. Each independent company is solely responsible for its own obligations. Coverage is subject to contract language that contains specific terms, conditions, and limitations.

Insurance products (policy series GL1101) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. Product availability and/or features may vary by state. Limitations and exclusions apply.



Bi-Weekly Voluntary Life Insurance Premium

Here's how little you pay with group rates.

Employee Age Range	Life Premium Rate Factor
0 - 29	0.0000277
30 - 34	0.0000369
35 - 39	0.0000462
40 - 44	0.0000554
45 - 49	0.0000831
50 - 54	0.0001338
55 - 59	0.0002400
60 - 64	0.0003369
65 - 69	0.0005954
70 - 74	0.0009646
75 - 99	0.0009646

Group Rates for You

The estimated bi-weekly premium for life insurance is determined by multiplying the desired amount of coverage by the employee age-range premium factor.

$$\text{\$} \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} = \text{\$} \underline{\hspace{2cm}}$$

coverage amount premium factor bi-weekly premium

Note: Rates are subject to change and can vary over time.

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50 - 54	0.0001338
55 - 59	0.0002400
60 - 64	0.0003369
65 - 69	0.0005954
70 - 74	0.0009646
75 - 99	0.0009646

Group Rates for Your Spouse

The estimated bi-weekly premium for life insurance is determined by multiplying the desired amount of coverage by the employee age-range premium factor.

$$\text{\$} \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} = \text{\$} \underline{\hspace{2cm}}$$

coverage amount premium factor bi-weekly premium

Note: Rates are subject to change and can vary over time.

Dependent Children Bi-Weekly Premium for Life Insurance Coverage

Coverage Amount	Bi-Weekly Premium
\$10,000	\$0.04

Group Rates for Your Dependent Children

One affordable bi-weekly premium covers all of your eligible dependent children.

Note: You must be an active Madison County Commission employee to select coverage for a spouse and/or dependent children. To be eligible for coverage, a spouse or dependent child cannot be confined to a health care facility or unable to perform the typical activities of a healthy person of the same age and gender.

The Lincoln National Life Insurance Company
Please see prior page for product information.

Voluntary Life Insurance Premium Calculation