

**Optional Life and AD&D Insurance**

**The Lincoln Term Life and AD&D Insurance Plan:**

- Provides a cash benefit to your loved ones in the event of your death
- Provides a cash benefit to you if you suffer a covered loss in an accident
- 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

All full-time active employees as on file with YMCA Employee Benefits

Employee	
Coverage Options	2 times annual earnings
Maximum coverage amount	This amount may not exceed \$500,000
Benefit Reduction	Your coverage amount will reduce by 35% when you reach age 65

## Additional Plan Benefits

Accelerated Death Benefit: Enables you to receive cash advances against your policy death benefit in the case of being diagnosed with a terminal illness.	Included
Conversion: If all or part of your optional life coverage ends, you may convert the amount that ends to an individual life insurance policy without medical evidence.	Included
Portability: If all or part of your optional 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.	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.

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 policy, the policy 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.

Group insurance products and services described herein are issued by Lincoln Life Assurance Company of Boston. Lincoln Financial Group is the marketing name for Lincoln National Corporation and its affiliates. Affiliates are separately responsible for their own financial and contractual obligations.



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