

**Group Optional Life and AD&D
Summary of Benefits for:
Trinity Health
All Other Full-Time Employees**

Eligibility All active employees working 20 or more hours per week in a qualifying class are eligible for coverage. A delayed effective date will apply if the employee is not actively at work.

Benefit Optional Employee Life

Amount *Choice of 1, 2 or 3 times your annual salary rounded to the next higher \$1,000
*Calculation is based on Annual salary, rounded to the next higher \$1,000 and then multiplied by 1, 2, or 3 times to a maximum of \$500,000.

Maximum Amount \$500,000

Guarantee Issue \$150,000

Benefit Optional AD&D

Amount *Choice of 1, 2 or 3 times your annual salary rounded to the next higher \$1,000
*Calculation is based on Annual salary, rounded to the next higher \$1,000 and then multiplied by 1, 2, or 3 times to a maximum of \$500,000.

Maximum Amount \$500,000

Guarantee Issue \$150,000

Benefit Reduction Employee

Benefits will reduce to: 65% at age 65
30% at age 70
Benefits terminate at retirement.

Definitions

Term Life The life insurance benefit is payable 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.

AD&D Accidental Death and Dismemberment (AD&D) insurance provides specified benefits for a covered accidental bodily injury that directly causes dismemberment (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.

Guarantee Issue For timely entrants enrolled within 31 days of becoming eligible, the Guarantee Issue amount is available without any Evidence of Insurability (E of I) requirement. E of I will be required for any amounts above this, for late enrollees or increase in insurance.

(Please see other side)

Additional Benefits

Accelerated Death Benefit	If diagnosed as terminally ill (having 12 months or less to live), you may withdraw up to 75% of your life insurance coverage to a maximum of \$250,000. The death benefit will be reduced by the amount withdrawn. To qualify, you must satisfy the Active Work rule, have \$2,000 in coverage and must have been covered under this policy for at least 12 months. Check with your tax advisor or attorney before exercising this option.
Conversion	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.
BeneficiaryConnectSM	Support services for beneficiaries who have experienced a loss.
TravelConnectSM	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

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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