

Supplemental 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 County of El Dorado employees
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support services
- Also includes *TravelConnect*<sup>SM</sup> services, which give you and your family access to emergency medical help when you're traveling

Employee	
Guaranteed coverage amount during initial offering or approved special enrollment period	\$250,000
Newly hired employee guaranteed coverage amount	\$250,000
Maximum coverage amount	5 times your annual salary (\$500,000 maximum in increments of \$10,000)
Minimum coverage amount	\$10,000
Spouse	
Guaranteed coverage amount during initial offering or approved special enrollment period	\$50,000
Newly hired employee guaranteed coverage amount	\$50,000
Maximum coverage amount	100% of the employee coverage amount (\$500,000 maximum in increments of \$5,000)
Minimum coverage amount	\$10,000
Dependent Children	
6 months to age 26 guaranteed coverage amount	\$10,000
Birth 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 a coverage amount up to \$250,000 without providing 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.

#### Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 5 times your annual salary (\$500,000 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 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.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.

#### Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 100% of your coverage amount (\$500,000 maximum) for your spouse with evidence of insurability.
- Coverage amounts are reduced by 35% when an employee reaches age 65

### 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

## 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: ELDORADOC2.

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. ComPsych®, EstateGuidance® and GuidanceResources® Online are registered trademarks of ComPsych® Corporation. *TravelConnect*SM services are provided by UnitedHealthCare Global, Baltimore, MD. ComPsych® and UnitedHealthCare Global are not Lincoln Financial Group® companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

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.



# Monthly Supplemental Life Insurance Premium

## Here's how little you pay with group rates.

Employee Age Range	Life Premium Rate
0 - 29	0.0000400
30 - 34	0.0000600
35 - 39	0.0000800
40 - 44	0.0001300
45 - 49	0.0002100
50 - 54	0.0003800
55 - 59	0.0006000
60 - 64	0.0006300
65 - 69	0.0011700
70 - 74	0.0025000
75 - 99	0.0025000

### Group Rates for You

The estimated monthly premium for life insurance is determined by multiplying the desired amount of coverage (in increments of \$10,000) by the employee age-range premium rate.

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

coverage amount      premium rate      monthly premium

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

Employee Age Range	Life Premium Rate
0 - 29	0.0000400
30 - 34	0.0000600
35 - 39	0.0000800
40 - 44	0.0001300
45 - 49	0.0002100
50 - 54	0.0003800
55 - 59	0.0006000
60 - 64	0.0006300
65 - 69	0.0011700

### Group Rates for Your Spouse

The estimated monthly premium for life insurance is determined by multiplying the desired amount of coverage (in increments of \$5,000) by the employee age-range premium rate.

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

coverage amount      premium rate      monthly premium

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

### Dependent Children Monthly Premium for Life Insurance Coverage

Coverage Amount	Monthly Premium
\$10,000	\$2.00

### Group Rates for Your Dependent Children

One affordable monthly premium covers all of your eligible dependent children.

Note: You must be an active County of El Dorado 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.

### Supplemental Life Insurance Premium Calculation