

Benefits At-A-Glance

All full-time GEON US employees

Optional AD&D Insurance

The Lincoln AD&D Insurance Plan:

- Provides a cash benefit to your loved ones if you die in an accident
- Provides a cash benefit to you if you suffer a covered loss in an accident
- Features group rates for GEON employees
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support
- 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

This coverage provides a cash benefit to the beneficiary/beneficiaries you name if you die in an accident, or to you if you suffer a covered loss in an accident, such as losing a limb or your eyesight

Coverage options	One, two, three, four, five, six or seven times Annual Earnings (see definition in policy) rounded up to the nearest \$1,000
Maximum coverage amount	This amount may not exceed \$1,250,000

Dependent Spouse The amount of Dependent AD&D Insurance coverage cannot be greater than 50% of the optional AD&D Employee Benefit.

This coverage provides a cash benefit to you should your Dependent Spouse die in an accident or suffer a covered loss in an accident, such as losing a limb or eyesight.

Coverage options	An amount equal to 50% of the Covered Employee's Optional AD&D elected amount
Maximum coverage amount	This amount may not exceed \$625,000

Dependent Child(ren)

This coverage provides a cash benefit to you should your Dependent Child(ren) die in an accident or suffer a covered loss in an accident, such as losing a limb or eyesight.

Coverage options	An amount equal to 20% of the Covered Employee's Optional AD&D elected amount, not to exceed \$10,000
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Additional Plan Benefits

Note: See the policy for details and specific requirements for each of these benefits.

Coverage amounts reduce to 65% when you reach age 65, 45% of the original amount when you reach age 70, 30% of the original amount when you reach age 75, and 20% of the original amount when you reach age 80.

Benefit Exclusions*

Like any insurance, this AD&D insurance policy does have exclusions. Benefits will not be paid if death or dismemberment occurs as the result of:

- War, declared or undeclared, or any act of war
- Intentionally self-inflicted injuries, while sane or insane
- Suicide, or suicide attempt, while sane or insane
- Active Participation in a riot
- Committing or attempting to commit a felony or misdemeanor
- Disease, bodily or mental illness (or medical or surgical treatment thereof)
- Infections, except septic infections of and through a visible wound
- Controlled Substances voluntarily taken, ingested or injected, unless prescribed or administered by a Physician
- Serving on full-time active duty in the Armed Forces of any country or international authority.
- The presence of alcohol in the Covered Person's blood which raises the presumption that the Covered Person was under the influence of alcohol and contributed to the cause of the accident.

*A complete list of benefit exclusions and descriptions are 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.

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Optional AD&D Insurance At-A-Glance

LFE-ADD-BRC001-TX

Optional Accidental Death & Dismemberment Insurance

Calculate your premium.

Calculate Your Cost

Use the table below to calculate your cost based on the amount of coverage you select. The following example calculates the monthly cost for an employee who would like to purchase \$100,000 in employee optional AD&D insurance coverage.

Calculation Example		Example	You
Step 1	Monthly rate	\$0.028	
Step 2	Enter the desired coverage amount in dollars.	\$100,000	
Step 3	Enter the desired coverage amount in increments of \$1,000. <i>To calculate, divide the coverage amount by \$1,000.</i>	100	
Step 4	Calculate the monthly cost. <i>Multiply Step 1 by Step 3.</i>	\$2.80	

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

Calculate Your Dependent Cost

Use the table below to calculate your cost based on the amount of coverage you select. The following example calculates the monthly cost for an employee who would like to purchase \$100,000 in optional Dependent Spouse AD&D insurance coverage.

Calculation Example		Example	You
Step 1	Monthly rate	\$0.038	
Step 2	Enter the desired coverage amount in dollars.	\$100,000	
Step 3	Enter the desired coverage amount in increments of \$1,000. <i>To calculate, divide the coverage amount by \$1,000.</i>	100	
Step 4	Calculate the monthly cost. <i>Multiply Step 1 by Step 3.</i>	\$3.80	

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

Please see prior page for product information.
Optional AD&D Insurance Premium Calculation