

## City of Delano Benefits At-A-Glance

Full-Time Employees excluding City Council Members

Employee Life and AD&D	
Coverage Options	Increments of \$25,000
Maximum coverage amount	This amount may not exceed \$200,000
Minimum coverage amount	\$25,000
Guaranteed Life coverage amount	\$200,000 up to age 69 \$20,000 age 70-74 75 and above no Guaranteed issue
AD&D coverage amount	Equal to the life insurance amount chosen
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 Life and AD&D	
The amount of Dependent Life Insurance coverage cannot be greater than 50% of the Employee Benefit.	
Coverage Options	Increments of \$5,000
Maximum coverage amount	This amount may not exceed \$25,000
Minimum coverage amount	\$5,000
Guaranteed Life coverage amount	\$25,000
Optional AD&D coverage amount	Equal to the life insurance amount chosen
Coverage amounts are reduced by 35% when an employee reaches age 65	
Dependent Child(ren) Life	
At least six months but under 26 years, or under 26 years if a full-time student	\$10,000
At least 14 days but under six months	\$250

### Voluntary 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 or if you die in an accident
- Provides a cash benefit to you if you suffer a covered loss in an accident, such as losing a limb or your eyesight
- Features group rates for 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

## 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 \$200,000 through age 69 without providing evidence of insurability.
- Annual Limited Enrollment: You can increase your coverage amount by one increment without providing evidence of insurability up to the Guaranteed Life coverage amount. If you submitted evidence of insurability in the past and were declined or withdrawn, you may be required to resubmit evidence of insurability.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 Insurance Coverage Amount

- You can choose a coverage amount up to \$200,000 through age 69. Evidence of Insurability may be required for Voluntary life coverage. See the Evidence of Insurability page for details.

### 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 \$25,000 for your spouse without providing evidence of insurability.
- Annual Limited Enrollment: You can increase your coverage amount by two increments without providing evidence of insurability up to the Guaranteed Life coverage amount. If you submitted evidence of insurability in the past and were declined or withdrawn, you may be required to resubmit 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 Insurance Coverage Amount

- You can choose a coverage amount up to \$25,000 for your spouse. Evidence of Insurability may be required.

### Dependent Child(ren) Coverage - You can secure term life insurance for your dependent children when you choose coverage for yourself.

**Guaranteed Life Insurance Coverage Option: \$10,000**

## Additional Plan Benefits Included with Life Coverage

Waiver of Premium	Included
Portability for Vol Life	Included
Accelerated Death Benefit	Included
Conversion	Included

## Benefit Exclusions

Like any insurance, this term life and AD&D insurance policy does have exclusions.

For life insurance, a suicide exclusion may apply.

For AD&D, benefits will not be paid if death results from suicide, or death/dismemberment occurs while:

- Inflicting or attempting to inflict injury to one's self
- Participating in a riot or as a result of war or act of war
- Serving as a member of the military, including the Reserves and National Guard
- Committing or attempting to commit a felony
- Deliberately inhaling gas (such as carbon monoxide) or using drugs other than those prescribed by a physician and administered as prescribed
- Flying in a non-commercial airplane or aircraft, such as a balloon or glider
- Driving while intoxicated

In addition, the AD&D insurance policy does not cover sickness or disease, including the medical and surgical treatment of a disease.

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

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

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® are registered trademarks of ComPsych® Corporation. *TravelConnect*® services are provided by On Call International, Salem, NH. ComPsych® and On Call International are not Lincoln Financial Group® companies. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

**The *TravelConnect*® program is not available to insured employees and dependents of policies issued in the state of New York.**

Group insurance products and services described herein 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. In New York, insurance products are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply. 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.



## Semi-Monthly Voluntary Life Insurance Premium Calculate Your Premium.

### Group Life and AD&D Rates for You

Employee Age Range	Life and AD&D Premium Rate
0 - 24	\$0.045
25 - 29	\$0.045
30 - 34	\$0.045
35 - 39	\$0.060
40 - 44	\$0.090
45 - 49	\$0.130
50 - 54	\$0.240
55 - 59	\$0.370
60 - 64	\$0.410
65 - 69	\$0.715
70 - 74	\$1.775
75 +	\$6.960

### Group Life and AD&D Rates for Your Spouse

Employee Age Range	Life and AD&D Premium Rate
0 - 24	\$0.045
25 - 29	\$0.045
30 - 34	\$0.045
35 - 39	\$0.060
40 - 44	\$0.090
45 - 49	\$0.130
50 - 54	\$0.240
55 - 59	\$0.370
60 - 64	\$0.410
65 - 69	\$0.715
70 - 74	\$1.775
75 +	\$6.960

### Group Life Rates for your Dependent Child(ren)

Child(ren) Life Premium Rate, per \$10,000
\$1.00

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

Note: To be eligible for coverage, a spouse or dependent child cannot be confined on the date the increase or addition is to take effect, it will take effect when the confinement ends.

Please see prior page for product information.  
Life Insurance Premium Calculation

## Employee Semi-Monthly Premiums for Select Life Insurance Coverage Amounts

Employee Age Range	\$25,000	\$50,000	\$75,000	\$100,000	\$125,000	\$150,000	\$175,000	\$200,000
0 - 24	\$1.13	\$2.25	\$3.38	\$4.50	\$5.63	\$6.75	\$7.88	\$9.00
25 - 29	\$1.13	\$2.25	\$3.38	\$4.50	\$5.63	\$6.75	\$7.88	\$9.00
30 - 34	\$1.13	\$2.25	\$3.38	\$4.50	\$5.63	\$6.75	\$7.88	\$9.00
35 - 39	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50	\$9.00	\$10.50	\$12.00
40 - 44	\$2.25	\$4.50	\$6.75	\$9.00	\$11.25	\$13.50	\$15.75	\$18.00
45 - 49	\$3.25	\$6.50	\$9.75	\$13.00	\$16.25	\$19.50	\$22.75	\$26.00
50 - 54	\$6.00	\$12.00	\$18.00	\$24.00	\$30.00	\$36.00	\$42.00	\$48.00
55 - 59	\$9.25	\$18.50	\$27.75	\$37.00	\$46.25	\$55.50	\$64.75	\$74.00
60 - 64	\$10.25	\$20.50	\$30.75	\$41.00	\$51.25	\$61.50	\$71.75	\$82.00
Employee Age Range	\$16,250	\$32,500	\$48,750	\$65,000	\$81,250	\$97,500	\$113,750	\$130,000
65 - 69	\$11.62	\$23.24	\$34.86	\$46.48	\$58.09	\$69.71	\$81.33	\$92.95
Employee Age Range	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000
70 - 74	\$17.75	\$35.50	\$53.25	\$71.00	\$88.75	\$106.50	\$124.25	\$142.00
Employee Age Range	\$6,250	\$12,500	\$18,750	\$25,000	\$31,250	\$37,500	\$43,750	\$50,000
75 - 79	\$43.50	\$87.00	\$130.50	\$174.00	\$217.50	\$261.00	\$304.50	\$348.00
Employee Age Range	\$6,250	\$12,500	\$18,750	\$25,000	\$31,250	\$37,500	\$43,750	\$50,000
80 - 84	\$43.50	\$87.00	\$130.50	\$174.00	\$217.50	\$261.00	\$304.50	\$348.00
Employee Age Range	\$6,250	\$12,500	\$18,750	\$25,000	\$31,250	\$37,500	\$43,750	\$50,000
85 - 89	\$43.50	\$87.00	\$130.50	\$174.00	\$217.50	\$261.00	\$304.50	\$348.00
Employee Age Range	\$6,250	\$12,500	\$18,750	\$25,000	\$31,250	\$37,500	\$43,750	\$50,000
90 - 94	\$43.50	\$87.00	\$130.50	\$174.00	\$217.50	\$261.00	\$304.50	\$348.00
Employee Age Range	\$6,250	\$12,500	\$18,750	\$25,000	\$31,250	\$37,500	\$43,750	\$50,000
95+	\$43.50	\$87.00	\$130.50	\$174.00	\$217.50	\$261.00	\$304.50	\$348.00

Please see prior page for product information.

Life Insurance Premium Calculation

### Spouse Semi-Monthly Premiums for Select Life Insurance Coverage Amounts

Employee Age Range	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000
0 - 24	\$0.23	\$0.45	\$0.68	\$0.90	\$1.13
25 - 29	\$0.23	\$0.45	\$0.68	\$0.90	\$1.13
30 - 34	\$0.23	\$0.45	\$0.68	\$0.90	\$1.13
35 - 39	\$0.30	\$0.60	\$0.90	\$1.20	\$1.50
40 - 44	\$0.45	\$0.90	\$1.35	\$1.80	\$2.25
45 - 49	\$0.65	\$1.30	\$1.95	\$2.60	\$3.25
50 - 54	\$1.20	\$2.40	\$3.60	\$4.80	\$6.00
55 - 59	\$1.85	\$3.70	\$5.55	\$7.40	\$9.25
60 - 64	\$2.05	\$4.10	\$6.15	\$8.20	\$10.25
Employee Age Range	\$3,250	\$6,500	\$9,750	\$13,000	\$16,250
65 - 69	\$2.32	\$4.65	\$6.97	\$9.30	\$11.62

### Dependent Child(ren) Semi-Monthly Premiums for Life Insurance Coverage Amounts

Coverage	Premium
\$10,000	\$1.00

Please see prior page for product information.  
 Life Insurance Premium Calculation