



**WakeMed Helath and Hospitals provides
Employee Personal Life & AD&D a valuable
benefit at no cost to you.**

All Full-Time Resident Physicians

Life and AD&D Insurance

Safeguard the most important people in your life.

Think about what your loved ones may face after you're gone. Term life insurance can help them in so many ways, like helping to cover everyday expenses, pay off debt, and protect savings. AD&D provides additional benefits if you die or suffer a covered loss in an accident, such as losing a limb or your eyesight.

AT A GLANCE:

- A cash benefit of one times Annual Earnings rounded to the next higher \$1,000 (up to \$1,000,000) to your loved ones in the event of your death, plus an additional cash benefit if you die in an accident.
- A cash benefit of \$5,000, \$10,000 or \$25,000 to you in the event of your spouse's death, plus an additional cash benefit if your spouse dies in an accident.
- A cash benefit of \$5,000, \$10,000 or \$25,000 to you in the event of your child(ren)'s death, plus an additional cash benefit if your child(ren) dies in an accident.
- *AD&D Plus* - If you suffer an AD&D loss in an accident, you may also receive benefits for the following on top of your core AD&D benefits: coma, plegia, education, child care, spouse training and more.
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support services.
- *TravelConnect*® services, which give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home.

**You also have the option to increase your cash benefit by securing additional coverage at affordable group rates.
See the enclosed optional life insurance information for details.**

ADDITIONAL DETAILS

Continuation of Coverage for Ceasing Active Work: You may be able to continue your coverage if you leave your job for reasons including and not limited to Family and Medical Leave, Lay-off, Leave of Absence, Leave of Absence Due to Disability.

Continuation of Coverage: You may be able to continue your coverage if you leave your job for any reason other than sickness, injury or retirement.

Accelerated Death Benefit: Enables you to receive a portion of your policy death benefit while you are living. To qualify, a medical professional must diagnose you with a terminal illness with a life expectancy of fewer than 12 months.

Conversion: You may be able to convert your group term life coverage to an individual life insurance policy if your coverage reduces or you lose coverage due to leaving your job or for other reasons outlined in the plan contract.

Benefit Reduction: Your employee Life/AD&D coverage amount will reduce by 35% when you reach age 70, and an additional 20% of the original amount when you reach 75. Benefits end when you retire.

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. 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.

