

# All Full-Time Employees of Community Health Plan of Washington

## Benefits At-A-Glance

### Voluntary 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 Community Health Plan of Washington 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 help when you're traveling

#### Employee Only

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

|                         |   |
|-------------------------|---|
| Maximum coverage amount | Up to 5 times your annual salary (\$500,000 maximum) in \$10,000 increments |
| Minimum coverage amount | \$10,000  |

Your employee AD&D coverage amount will reduce by 33% when you reach age 65, an additional 27% of the original amount when you reach age 70, and an additional 15% of the original amount when you reach age 75. Benefits end when you retire.

#### Employee & Family

As an alternative, you can secure AD&D insurance for yourself, your spouse, and dependent children by selecting family coverage. The amount of AD&D insurance for family members is equal to a percentage of your AD&D coverage amount. The payout percentage is based on family structure—who makes up your immediate family—when a loss occurs.

|   |  |
|---|--|
| Spouse coverage percentage              | 55% of the employee coverage amount when the family is made up of only the spouse and the employee.  |
| Child(ren) coverage percentage          | 15% of the employee coverage amount when the family is made up of only dependent children and the employee.  |
| Spouse & Child(ren) coverage percentage | Spouse: 40% of the employee coverage amount when the family is made up of dependent children, the spouse, and the employee.<br>Child(ren): 10% of the employee coverage amount when the family is made up of dependent children, the spouse, and the employee. |

The spouse AD&D coverage amount will reduce by 65% when the spouse reaches age 65, an additional 70% of the original amount when the spouse reaches age 70, and an additional 70% of the original amount when the spouse reaches age 75. Benefits end when you reach age 70 or retire, whichever comes first.

| Additional Plan Benefits |          |
|--------------------------|----------|
| Safe Driver Benefit      | Included |
| Education Benefit        | Included |
| Spouse Training Benefit  | Included |
| Felonious Assault        | Included |
| Child Care Benefit       | Included |
| Coma Benefit             | Included |
| Common Disaster Benefit  | Included |
| Exposure Benefit         | Included |
| Disappearance Benefit    | Included |
| Common Carrier Benefit   | Included |

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

## Benefit Exclusions

Like any insurance, this AD&D insurance policy does have exclusions. Benefits will not be paid if death results from suicide, or death/dismemberment occurs while:

- Intentionally inflicting or attempting to inflict injury to oneself
- Participating in a war, act of war, or riot
- Serving on full-time active duty in the armed forces of any state or country (this does not include duty of 30 days or less training in the Reserves or National Guard)
- Flying on any non-commercial airplane or aircraft, such as a hot air balloon or glider (see the contract for details and exceptions)
- Flying on a commercial airline or aircraft as a pilot or crewmember
- Committing or attempting to commit a felony
- Deliberately inhaling gas (such as carbon monoxide) or using drugs other than those taken as prescribed by a licensed physician
- Driving while intoxicated, impaired, or under the influence of drugs

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

A complete list of benefit exclusions is 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 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.



# Voluntary Accidental Death & Dismemberment Insurance

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

### Monthly Premium Calculation for You

The estimated monthly premium for AD&D insurance is determined by multiplying the desired amount of coverage (in increments of \$10,000) by the premium rate. **See table at right for select coverage amounts.**

$$\begin{array}{ccccccc} \$ & \underline{\hspace{2cm}} & \times & \underline{0.0000170} & = & \$ & \underline{\hspace{2cm}} \\ \text{coverage amount} & & & \text{premium rate} & & & \text{monthly premium} \end{array}$$

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

| Coverage Amount | Monthly Premium |
|-----------------|-----------------|
| \$10,000        | \$0.17          |
| \$50,000        | \$0.85          |
| \$100,000       | \$1.70          |
| \$250,000       | \$4.25          |
| \$500,000       | \$8.50          |

### Monthly Premium Calculation for You & Your Family

The estimated monthly premium for AD&D insurance is determined by multiplying the desired amount of employee coverage (in increments of \$10,000) by the family premium rate. **See table at right for select premium amounts.**

$$\begin{array}{ccccccc} \$ & \underline{\hspace{2cm}} & \times & \underline{0.0000350} & = & \$ & \underline{\hspace{2cm}} \\ \text{coverage amount} & & & \text{premium rate} & & & \text{monthly premium} \end{array}$$

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

| Coverage Amount | Monthly Premium |
|-----------------|-----------------|
| \$10,000        | \$0.35          |
| \$50,000        | \$1.75          |
| \$100,000       | \$3.50          |
| \$250,000       | \$8.75          |
| \$500,000       | \$17.50         |

The Lincoln National Life Insurance Company

Please see prior page for product information.

Voluntary AD&D Insurance Premium Calculation