Lincoln Financial℠

City of Springfield Oregon AD&D insurance

What is it?

Accidental death and dismemberment (AD&D) insurance provides a cash payout in the unfortunate event that you or a covered family member passes away or suffers a traumatic injury from certain covered accidents.

Why is this coverage valuable?

AD&D insurance can offer reassurance that you or the people you love will have access to money to help cover expenses during a challenging time.

Your AD&D coverage

Eligibility description	All active, full-time employees, including full-time employees enrolled in the SPA CRP plan (closed class)
Contribution	You pay the cost of your coverage.
Employee AD&D coverage amount	Increments of $10,000
Employee AD&D coverage maximum	This amount may not exceed $300,000.
Family coverage Note: You must enroll in AD&D to elect spouse or child(ren) family AD&D coverage.	Spouse/domestic partner coverage without children: 50% of your coverage to a maximum of $180,000 Spouse/domestic partner coverage with children: 60% of your coverage to a maximum of $180,000 Child(ren) coverage without spouse/domestic partner: 25% of your coverage to a maximum of $50,000 if your child is at least live birth but under 25 years Child(ren) coverage with spouse/domestic partner: 10% of your coverage to a maximum of $50,000 if your child is at least live birth but under 25 years
Benefit reductions	Employee: Reduces to 65% at age 70, to 45% at age 75, and to 30% at age 80. Spouse/domestic partner: Reduces to 65% at age 70, to 45% at age 75, and to 30% at age 80.
***LifeKeys*® services**: Access to counseling, financial, and legal support services.	Included
***TravelConnect*® services:** Access to emergency medical assistance for you and your family when you're on a trip 100 or more miles from home.	Included

AD&D rate information

Coverage	Monthly rate
Employee	$0.048 per $1,000 in covered benefit
Family	$0.067 per $1,000 in covered benefit

Benefit exclusions

Like any insurance, this AD&D insurance policy does have exclusions. Benefits won't 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
- Disease, bodily or mental illness, or medical or surgical treatment thereof
- Infections
- 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

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

Reminder: Please review your beneficiary(ies) to ensure that they're up to date. It's good practice to review and, if necessary, update your beneficiary(ies) annually.

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® is not a Lincoln Financial® company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations (except in Vermont). *EstateGuidance*® and *GuidanceResources*® Online are trademarks of ComPsych® Corporation.

State limitations apply. Beneficiary Grief counseling is the only benefit available to a beneficiary(ies) of policies issued in the state of New York. Online will prep is the only benefit available to insured employee and dependents of policies issued in the state of Washington.

TravelConnect® services are provided by On Call International, Salem, NH. On Call International is not a Lincoln Financial® company and Lincoln Financial® does not administer these services. Each independent company is solely responsible for its own obligations.

On Call International must coordinate and provide all arrangements in order for eligible services to be covered. Coverage is subject to contract language that contains specific terms, conditions, and limitations, which can be found in the program description.

The *TravelConnect*® program is not available to insured employees and dependents of policies issued in the state of New York and Washington. Access only program available to insured employees and dependents of policies issued in the state of Missouri and Texas. Benefits provided under the Access only program exclude payment for paid services. **Not available in New York and Washington.**

Insurance products 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® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

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LCN-6501169-032224
PDF 6/24 **Z01**
Order code: GP-ADDFM-FLI001