

## Trinity Health Benefits At-A-Glance

All Full-Time Employees

### 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*<sup>®</sup> services, which provide access to counseling, financial, and legal support services
- Also includes *TravelConnect*<sup>®</sup> services, which give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home

#### Employee Life and AD&D

Coverage Options	Increments of \$10,000
Maximum coverage amount	This amount may not exceed \$500,000
Minimum coverage amount	\$10,000
Guaranteed Life coverage amount	The lesser of three times Annual Earnings or \$350,000
Voluntary 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 35% of the original amount when you reach age 70.	

#### Spouse Voluntary Life The amount of Dependent Life Insurance coverage cannot be greater than 50% of the Employee Benefit.

Coverage Options	Choice of \$5,000
Maximum coverage amount	This amount may not exceed \$250,000
Minimum coverage amount	\$5,000
Guaranteed Life coverage amount	\$30,000

Coverage amounts are reduced by 35% when an Employee reaches age 65; and additional 35% of the original amount when an Employee reaches age 70.

#### Voluntary Dependent Child(ren) Life

Live birth but under 26 years	Option 1: \$ 5,000
	Option 2: \$10,000
	Option 3: \$15,000

## What your benefits cover

### Associate Coverage

#### Guaranteed Life Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to the lesser of three times Annual Earnings or \$350,000 without providing evidence of insurability.
- Annual Limited Enrollment: You can increase your coverage amount by two levels 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 If you submitted evidence of insurability in the past and were declined or withdrawn, you may be required to resubmit evidence of insurability.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 \$500,000. 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 \$30,000 for your spouse without providing evidence of insurability.
- Annual Limited Enrollment: You can increase your coverage amount by two levels without providing evidence of insurability. 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 \$250,000. 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 Options: \$15,000

## Additional Plan Benefits Included with Voluntary Life Coverage

Waiver of Premium	Included
Portability	Included
Accelerated Death Benefit	Included
Conversion	Included

### Benefit Exclusions

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

For Voluntary Life insurance, a suicide exclusion may apply.

For Voluntary 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 Voluntary 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 855-818-2883 and mention Group ID: TRINITYHEA

## Bi-Weekly Voluntary Life and AD&D Insurance Premium Calculate Your Premium.

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

Employee Age Range	Life Premium Rate
0 - 24	\$0.035
25 - 29	\$0.040
30 - 34	\$0.050
35 - 39	\$0.055
40 - 44	\$0.060
45 - 49	\$0.085
50 - 54	\$0.126
55 - 59	\$0.228
60 - 64	\$0.344
65 - 69	\$0.654
70 - 74	\$1.055

### Group Life Rates for Your Spouse

Employee Age Range	Life Premium Rate
0 - 24	\$0.025
25 - 29	\$0.030
30 - 34	\$0.041
35 - 39	\$0.046
40 - 44	\$0.051
45 - 49	\$0.076
50 - 54	\$0.117
55 - 59	\$0.218
60 - 64	\$0.335
65 - 69	\$0.645
70 - 74	\$1.046

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

Child(ren) Life Premium Rate, per \$1,000
\$0.092

One affordable 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.

### Calculate Your Cost

Use the appropriate rate provided in the tables above to calculate your cost based on the amount of coverage you select. The following example calculates the bi-weekly cost for a 36-year-old Employee who would like to purchase \$100,000 in Employee voluntary term life insurance coverage.

Calculation Example	Example	You	Spouse
Step 1	Using the table above, enter the rate that corresponds with your age (age 36)	\$0.055	
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 Bi-Weekly cost. <i>Multiply Step 1 by Step 3.</i>	\$5.50	

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

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