Lincoln Financial

National Therapeutic Associates dba RehabVisions, Inc.
Voluntary life insurance

What is it?

Life insurance provides cash benefits in the unfortunate event that you or a covered family member passes away.

Why is this coverage valuable?

Life 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 life insurance coverage

Eligibility description	All full-time employees
Contribution	You pay the cost of your coverage
Employee life coverage amount	Increments of $10,000
Employee life coverage maximum	This amount may not exceed the lesser of five times annual earnings rounded to the next higher $10,000 or $500,000
Spouse coverage	The amount of dependent life insurance coverage cannot be greater than 100% of the employee benefit. Increments of $5,000
Spouse coverage maximum	This amount may not exceed $500,000
Dependent child(ren) coverage	Day 1 to 14 days: $1,000 14 days to 26 years: $2,000 increments to a maximum of $10,000
Guarantee issue: You're not required to answer health questions to qualify for coverage up to and including the specified amount when you sign up for coverage during the initial enrollment period.	Employee: $300,000 Spouse: $50,000
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Health statement may be required.
Benefit reductions	Employee: At age 70, benefits will reduce to the lesser of $30,000 or one times annual salary. Benefits end when you retire. Spouse: At age 70, benefits will reduce to the lesser of $30,000 or one times annual salary. Benefits end when Employee retires. Reductions are based on employee age.
Portability: Allows you to continue maintaining coverage if you terminate your employment.	Yes
Conversion: Allows you to continue coverage after your group plan has been terminated.	Yes, with restrictions. See certificate of benefits
Accelerated life benefit: A lump-sum benefit is paid to you if you're diagnosed with a terminal condition as defined by the plan.	Yes. See certificate of benefits
Waiver of premium: Relieves you from paying premiums during a period of disability that's lasted for a specific length of time.	Included

EmployeeConnect [SM] **services:** Gives you and your family confidential access to counselors, along with personal, counseling, legal, and financial assistance.	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

Life insurance rate information

Option	Monthly rate
Employee and spouse life insurance	See rate tables below.
Child(ren) life insurance rate	$0.200 per $1,000 in covered benefit

Employee life insurance monthly rate per $1,000:

Age range	Premium monthly rate for smoker	Premium monthly rate for non smoker
0 – 24	$0.050	$0.028
25 – 29	$0.060	$0.034
30 – 34	$0.080	$0.044
35 – 39	$0.100	$0.063
40 – 44	$0.152	$0.088
45 – 49	$0.245	$0.141
50 – 54	$0.411	$0.194
55 – 59	$0.573	$0.344
60 – 64	$0.834	$0.536
65 – 69	$1.373	$0.925
70 – 74	$2.408	$1.666
75+	$4.459	$1.989

Spouse life insurance monthly rate per $1,000:

Age range	Premium monthly rate
0 – 24	$0.028
25 – 29	$0.034
30 – 34	$0.044
35 – 39	$0.063
40 – 44	$0.088
45 – 49	$0.146
50 – 54	$0.223
55 – 59	$0.344
60 – 64	$0.640
65 – 69	$0.925
70 – 74	$1.666
75+	$1.998

Benefit exclusions

Like any insurance, this life insurance policy does have exclusions.

For life insurance, a suicide exclusion may apply.

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 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.

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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 for use in New York or Washington.**

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