



The George Washington University provides
this valuable benefit at no cost to you.

Eligibility:

- Active full-time and part-time Staff
- Active full-time and part-time Faculty
- Active Medical Residents
- GW Retirees

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.

AT A GLANCE:

- A cash benefit of Option A \$50,000 or Option B one times Annual Earnings rounded to the next higher \$1,000 (up to \$500,000) to your loved ones in the event of your death, plus an additional cash benefit if you die in an accident
- **For benefit eligible retirees** an amount equal to the lesser of
 - a) 80% of the basic life insurance in effective on the covered person's last full day of active employment, rounded to the next higher multiple of \$1,000, or
 - b) the amount of basic life in effect on the covered person's last full day of active employment
- A cash benefit to you if you suffer a covered loss in an accident, such as losing a limb or your eyesight
- Personalized Case Management – Dedicated Claims Examiner to actively guide you or your beneficiary through the Life claim process.
- 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 may also have the option to increase your benefit by securing additional coverage at affordable group rates.
See the optional life insurance policy for details.**

ADDITIONAL DETAILS

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.

Portability: You may be able to port your group term life coverage to a separate group term 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.

Leave of Absence/Continuation of Coverage: 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 or Leave of Absence Due to Disability.

Benefit Reduction: (Applicable to Active Employees):

- When you reach age 70, life benefits reduce to 67% of the original amount.
- When you reach age 75, life benefits reduce to 45% of the original amount.
- When you reach age 80, life benefits reduce to 30% of the original amount.
- When you reach age 85, life benefits reduce to 20% of the original amount.

Benefit Reductions: (Applicable to Retirees): The Life Insurance will reduce on the July 1st coincident with or next following the retirement anniversary as follows:

- On the July 1 coincident with or next following the 1st anniversary of the retirement, benefits will reduce to 60% of the pre-retirement basic life insurance amount.
- On the July 1 coincident with or next following the 2nd anniversary of the retirement, benefits will reduce to 40% of the pre-retirement basic life insurance amount.
- On the July 1 coincident with or next following the 3rd anniversary of the retirement, benefits will reduce to 20% of the pre-retirement basic life insurance amount.
- On the July 1 coincident with or next following the 4th anniversary of the retirement, benefits will reduce to \$2,500.

For complete benefit descriptions, limitations, and exclusions, refer to the certificate of coverage.

Reminder: Please review your beneficiary(ies) to ensure they are 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 Group® company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations. 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.

Travel Connect® services are provided by On Call International, Salem, NH. On Call International is not a Lincoln Financial Group® company and Lincoln Financial Group 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 for use in New York or Washington.

Group insurance products and services described herein are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. The Lincoln National Life Insurance Company does not solicit business in New York, nor is it licensed to do so. 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.

