

Nova Southeastern University Benefits At-A-Glance

All full-time employees scheduled to work a minimum of 19.2 hours per week, except an employee included in any other class

Optional Life Insurance

The Lincoln Term Life Insurance Plan:

- Provides a cash benefit to your loved ones in the event of your death
- Features group rates for Nova Southeastern University employees
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support services
- Also includes *TravelConnect*® services, which give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home

Employee Life	
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	\$300,000
Dependent Spouse Life	
Coverage Options	\$30,000
Maximum coverage amount	This amount may not exceed \$30,000
Guaranteed Life coverage amount	\$30,000
Dependent Child(ren) Life	
At least 14 days but under six months	\$500
At least six months but under 26 years	\$10,000

What your benefits cover

Employee Coverage

Guaranteed Life Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount not to exceed \$300,000 without providing evidence of insurability.
- Annual Limited Enrollment/Family Status Change: If you are a continuing employee, you can increase your coverage amount by two levels without providing evidence of insurability. If you select coverage in an amount higher than this number, you will be required to submit evidence of insurability. If you have been previously denied coverage, you will be required to submit 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. Evidence of Insurability may be required for optional life coverage. See the Evidence of Insurability page for details.
- Your coverage amount will reduce to 67% of the original amount when you reach age 65; and 50% of the original amount when you reach age 70.

Dependent 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: Evidence of insurability is required for any increase. If you select coverage in an amount higher than this number, you will be required to submit evidence of insurability. If you have been previously denied coverage, you will be required to submit 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 \$30,000 for your spouse. Evidence of Insurability may be required.
- Your Dependent Spouse amounts are reduced to 67% of the original amount when you reach age 65; and 50% of the original amount when you reach age 70.

Dependent Child(ren) Coverage - You can secure term life insurance for your dependent children when you choose coverage for yourself.

Coverage Amount

- Enrollment: you can choose a coverage amount up to \$500 if at least 14 days but under six months, \$10,000 if at least six months but under 26 years.

Optional Life Insurance Benefits At-A-Glance

Additional Plan Benefits Included with Life Coverage

Accelerated Death Benefit: Enables you to receive a portion of your policy death benefit while you are living if diagnosed with a terminal illness. Please note that the receipt of an accelerated death benefit may be taxable. A covered employee should consult their tax advisor.	Included
Waiver of Premium: is a provision that allows you to not to pay premiums during a period of disability that has lasted for a particular length of time.	Included
Conversion: If all or part of your optional and dependent life coverage ends, you may convert the amount of coverage you had under the group policy to an individual life insurance policy without medical evidence.	Included
Portability: If all or part of your optional and optional dependent life coverage ends, you may continue all or part of the amount that ends, less any amounts converted to an individual policy. Portable group term life insurance is not available if coverage ends because the group policy terminates.	Included

Benefit Exclusions

Like any insurance, this term life insurance policy does have exclusions. A suicide exclusion may apply. 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 policy, the policy will govern.

LifeKeys® services are provided by ComPsych® Corporation, Chicago, IL. *TravelConnect*® travel assistance services are provided by On Call International, Salem NH. On Call International must coordinate and provide all arrangements in order for eligible services to be covered. ComPsych® and On Call International are not Lincoln Financial Group companies and Lincoln Financial Group does not administer these Services. Each independent company is solely responsible for its own obligations. Coverage is subject to contract language that contains specific terms, conditions, and limitations.

Group insurance products and services described herein are issued by Lincoln Life Assurance Company of Boston. 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.



Monthly Optional Life Insurance Premium Calculate Your Premium.

Group Life Rates for You

Employee Age Range	Life Premium Rate
0 - 24	\$0.047
25 - 29	\$0.057
30 - 34	\$0.076
35 - 39	\$0.085
40 - 44	\$0.095
45 - 49	\$0.142
50 - 54	\$0.218
55 - 59	\$0.408
60 - 64	\$0.626
65 - 69	\$1.250
70+	\$2.050

Calculate Your Cost

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

Calculation Example		Example	You
Step 1	Using the table above, enter the rate that corresponds with your age.	\$0.085	
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 monthly cost. <i>Multiply Step 1 by Step 3.</i>	\$8.50	

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

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

Group Life Rate for Your Spouse

Life Premium Rate
\$5.04

Group Life Rate for your Dependent Child(ren)

Child(ren) Life Premium Rate, per \$1,000
\$1.00

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.

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

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



Because life doesn't always go as planned

No matter how well you plan your life, you can be sure a few unforeseen challenges will arise. When they do, it's reassuring to know that help and support are close at hand — thanks to *LifeKeys*® services from Lincoln Financial Group. If you are enrolled in life and/or AD&D insurance, this program provides access to a wide array of services to help and prepare you for whatever lies ahead.

***LifeKeys*® services include**

Online will preparation

Having a will allows you to designate who will receive your property and assets when you die. EstateGuidance® will preparation is a quick and easy way to create and execute a will.

Information on important life matters

You have access to GuidanceResources® Online, where you'll find articles, tutorials, videos, and expert advice on a wide range of topics — including legal, financial, family, and career.

Protection against identity theft

Identity theft is widespread, and everyone is vulnerable. *LifeKeys* includes an online resource for the information you need to recognize and prevent identity theft — and restore your good name.

Guidance and support for your beneficiaries

The *LifeKeys* comprehensive program offers resources to help your loved ones address common concerns. Services include grief counseling, advice on financial and legal matters, and help coping with the occasional challenges of day-to-day life.



Scan the QR code to see the full suite of services
LifeKeys includes for you and your loved ones.



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Caring support and assistance when you travel

The *TravelConnect* comprehensive program can bring help, comfort, and reassurance if you face a medical emergency while traveling 100 or more miles from home. If you are enrolled in life or AD&D insurance, you and your loved ones can count on *TravelConnect* for responsive and caring support — 24 hours a day, 7 days a week.

You can count on *TravelConnect*® services to:

Coordinate and provide transportation from an initial medical facility that cannot adequately treat the patient due to their condition.

Coordinate travel and airfare for your dependent children.*

Provide medical and travel assistant services that include, but are not limited to:

- Medical record requests
- Recovering lost or stolen documents or luggage
- Medical and dental referrals
- Language translation

Travel assistance services are subject to specific terms, conditions, and limitations. If you need assistance, call On Call International immediately for benefits verification and procedures. Multilingual representatives are available 24 hours a day, seven days a week. A program description is available at mysearchlightportal.com. To use *TravelConnect*® services, call On Call International at 866-525-1955.



Scan the QR Code to access an ID card so that you can print and have on hand if you have an emergency far from home.



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The *TravelConnect*® program is not available to insured employees and dependents of policies issued in the state of New York.

TravelConnect® 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 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.

Not for use in New York.

It's time to enroll!
Make sure you and your
loved ones have the right
coverage for the coming year.