Lincoln Financial®

Conga Corporation
Basic life/AD&D insurance

What is it?

Life and accidental death and dismemberment (AD&D) insurance provide cash benefits in the unfortunate event that you pass away or suffer a traumatic injury from certain covered accidents.

Why is this coverage valuable?

Life and 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 life insurance and AD&D coverage

Eligibility description	All active, full-time employees electing the $50,000 basic life benefit
Contribution	Your employer pays the cost of your coverage
Employee life coverage amount	$50,000
AD&D coverage amount	2 times annual earnings rounded to the next higher $1,000
AD&D coverage maximum	This amount may not exceed $600,000
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Not applicable
Benefit reductions	Reduces to 50% at age 70
Conversion: Allows you to continue coverage after your group plan has terminated.	Yes, with restrictions. See certificate of benefits
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

Benefit exclusions

Like any insurance, this life and AD&D insurance policy does have exclusions.

For life insurance, a suicide exclusion may apply.

For AD&D, benefits won't be paid if death/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 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 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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Lincoln Financial®

Conga Corporation
Optional 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 active, 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 or $750,000
Spouse/domestic partner coverage	The amount of dependent life insurance coverage cannot be greater than 50% of the employee benefit. Increments of $5,000
Spouse/domestic partner coverage maximum	This amount may not exceed $250,000
Dependent child(ren) coverage	15 days, but under 26 years: $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/domestic partner: $25,000
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Health statement may be required.
Benefit reductions	Employee: Reduces to 50% at age 70
Portability	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/domestic partner life insurance	See rate tables below.
Child(ren) life insurance rate	$0.170 per $1,000 in covered benefit

Employee life insurance monthly rate per $1,000:

Age range	Premium monthly rate
0 – 24	$0.040
25 – 29	$0.040
30 – 34	$0.050
35 – 39	$0.070
40 – 44	$0.100
45 – 49	$0.150
50 – 54	$0.230
55 – 59	$0.410
60 – 64	$0.660
65 – 69	$1.100
70 – 74	$1.810
75+	$2.060

Spouse/domestic partner life insurance monthly rate per $1,000:

Age range	Premium monthly rate
0 – 24	$0.040
25 – 29	$0.040
30 – 34	$0.050
35 – 39	$0.070
40 – 44	$0.100
45 – 49	$0.150
50 – 54	$0.230
55 – 59	$0.410
60 – 64	$0.660
65 – 69	$1.100
70 – 74	$1.810
75+	$2.060

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.

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Lincoln Financial®

Conga Corporation
Optional 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
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 the lesser of five times annual earnings or $750,000
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 $250,000 Spouse/domestic partner coverage with children: 40% of your coverage to a maximum of $200,000 Child(ren) coverage without spouse/domestic partner: 15% of your coverage to a maximum of $10,000 if your child is at least age 15 days but under 26 years Child(ren) coverage with spouse/domestic partner: 10% of your coverage to a maximum of $10,000 if your child is at least age 15 days but under 26 years
Benefit reductions	Employee: Reduces to 50% at age 70
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

AD&D rate information

Coverage	Monthly rate
Employee	$0.030 per $1,000 in covered benefit
Family	$0.040 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

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