

Voluntary Accidental Death and Dismemberment Insurance

AD&D

SUMMARY OF BENEFITS

Sponsored by: Mount Vernon Nazarene University

Administrators, All Full-Time Staff with 11 to 12 Months of Service per Year and All Full-Time Faculty with 9 to 12 Months of Service or 24 Credit Hours per Year

All Full-Time Staff with 9 to 10 Months of Service per Year

Benefit	Employee	Spouse	Dependent
Amount	Choice of \$10,000 increments. Not to exceed 10 times annual salary.	Choice of \$10,000 increments. Not to exceed 100% of employee's elected amount.	Choice of \$5,000 increments
Minimum Amount	\$10,000	\$10,000	\$5,000
Maximum Amount	\$500,000	\$500,000	\$20,000

Benefit Reduction	Employee	Spouse
Benefits will reduce:	50% at age 75 An additional 25% of original amount at age 80; Benefits terminate at retirement.	Benefits terminate at Spouse age 70 or at employee's retirement whichever occurs first.

Additional Benefits
<ul style="list-style-type: none"> Safe Driver Education Felonious Assault Spouse Training Alternate Child Care Coma Common Disaster Exposure Disappearance Common Carrier Repatriation Spouse Critical Period Monthly Survivor Helmet Surgical Reattachment Rehabilitation Reimbursement Third-Degree Burn

Eligibility	Employee	Spouse and Dependents
	All full-time active employees working 1462.50 or more hours per year in an eligible class are eligible for coverage. A delayed effective date will apply if the employee is not actively at work.	Cannot be in a period of limited activity on the day coverage takes effect.

Employee Monthly Premium for Accidental Death and Dismemberment coverage

Refer to Program Specifications for your maximum benefit amounts.

EXAMPLE: Use this formula to calculate premium for your elected benefit amount. Use your benefit amount to calculate the cost.

	Monthly Rate per \$1,000		Benefit in \$1,000's		Monthly Cost
<u>Employee</u>	\$0.020	X		=	
<u>Spouse</u>	\$0.020	X		=	
<u>Child</u>	\$0.020	X		=	
<u>Example-Employee</u>	\$0.020	X	150	=	\$3.00

*This is an estimate of premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

Definitions

AD&D	Accidental Death and Dismemberment (AD&D) insurance provides specified benefits for a covered accidental bodily injury that directly causes dismemberment (e.g., the loss of a hand, foot, or eye). In the event that death occurs from a covered accident, both the life and the AD&D benefit would be payable. This insurance is optional and can be purchased by you and your Spouse.
Limited Activity	A period when a Spouse or dependent is confined in a health care facility; or, whether confined or not, is unable to perform the regular and usual activities of a healthy person of the same age and sex.
Exclusion: Suicide	Benefits will not be paid if the death results from suicide within 2 years after coverage is effective. May apply if employee contributes toward the premium.

Additional Benefits

BeneficiaryConnectSM	Support services for beneficiaries who have experienced a loss.
TravelConnectSM	Travel assistance services for employees and eligible dependents traveling more than 100 miles from home.

For assistance or additional information

Contact Lincoln Financial Group at (800) 423-2765 or log on to www.LincolnFinancial.com

NOTE: 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 details. Should there be a difference between this summary and the contract, the contract will govern.

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