



You're In Charge™

VOLUNTARY ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Summary of benefits

Sponsored by: Ohio Municipal League



Ohio Municipal League

Our Cities and Villages ★ Bringing Ohio to Life

Benefit	Employee Only Plan	Family Plan
Amount	Choice of \$10,000 increments up to a maximum of \$150,000.	Spouse: 50% of the employee benefit (Spouse and employee covered)
Minimum Amount	\$10,000	Each Child: 15% of employee benefit, not to exceed \$22,500 (Children and employee covered)
Maximum Amount	\$150,000	Spouse + Each Child: Spouse 40% and Child 10% of the employee benefit, not to exceed \$22,500 (Spouse, children and employee covered)
Benefit Reduction	Employee	Spouse
Benefits will reduce to:	35% at age 70; 20% at age 75; 15% at age 80; 15% at age 85; and Benefits terminate at retirement.	Benefits terminate at spouse age 70 or employee retirement, whichever occurs first.
Additional Benefits		
	Safe Driver Education Spouse Training Felonious Assault Alternate Child Care Coma	Common Disaster Exposure Disappearance Common Carrier Enhanced Dismemberment for Dependent Children Monthly Survivor Rehabilitation Reimbursement
Eligibility	Employee	Spouse and Dependents
	All full-time active employees working 17.5 or more hours per week 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.

Benefit amount	PLAN I: Monthly cost, employee only	PLAN II: Monthly cost, family plan	Benefit amount	PLAN I: Monthly cost, employee only	PLAN II: Monthly cost, family plan
\$ 10,000	\$.58	\$.91	80,000	4.64	7.28
15,000	\$.87	\$ 1.37	90,000	5.22	8.19
20,000	1.16	1.82	100,000	5.80	9.10
30,000	1.74	2.73	105,000	6.09	9.56
40,000	2.32	3.64	110,000	6.38	10.01
45,000	2.61	4.10	120,000	6.96	10.92
50,000	2.90	4.55	130,000	7.54	11.83
60,000	3.48	5.46	135,000	7.83	12.28
70,000	4.06	6.37	140,000	8.12	12.74
75,000	4.35	6.82	150,000	8.70	13.65

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
Employee Only Plan	\$0.058	X		=	
Family Plan	\$0.091	X		=	
Example	\$0.058	X	100	=	\$5.80

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 two years after coverage is effective. May apply if employee contributes toward the premium.

Additional Benefits

LifeKeysSM	Online will & testament preparation service, identity theft resources and beneficiary assistance support for all employees and eligible dependents covered under the Group Term Life and/or AD&D policy.
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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