



SUMMARY OF BENEFITS

Sponsored by: **Muhlenberg College**

Active Full-Time Employees

Coverage	Benefit Amount Employee
Life	Two and a half times basic annual earnings, rounded to the next higher \$1,000
Minimum Amount	\$10,000
Maximum Amount	\$75,000
Guarantee Issue	\$75,000

Benefit Reduction	Employee
Benefits will reduce:	20% at age 40; An additional 26% of original amount at age 50; An additional 18% of original amount at age 60; An additional 9% of original amount at age 70; Benefits terminate at retirement

Additional Benefits	
See Understanding Your Benefits Page:	Accelerated Death Benefit Conversion Continuation of Coverage

Enrolling for Coverage	Employee
Eligibility:	All employees in an eligible class.

(Please see other side)

Understanding Your Benefits

Accelerated Death Benefit	Accelerated Death Benefit provides an option to be paid a portion of your life insurance benefit when diagnosed as terminally ill (as defined in the policy). The death benefit will be reduced by the amount withdrawn. To qualify, you must be covered under this policy for the amount of time defined by the policy.
Conversion	If you terminate your employment or become ineligible for this coverage, you have the option to convert all or part of the amount of coverage in force to an individual life policy on the date of termination without Evidence of Insurability. Conversion election normally must be made within 31 days of your date of termination.
Continuation of Coverage	If coverage has been in force for at least 12 months, you may continue your coverage for a specified period of time after your employment by paying the required premium. Continuation of coverage is available if you cease employment for a reason other than sickness, injury, or retirement.
Guarantee Issue	For timely entrants enrolled within 31 days of becoming eligible, the Guarantee Issue amount is available without providing Evidence of Insurability. Evidence of Insurability will be required for any amounts above this, for late enrollees or increases in insurance, and it will be provided at your own expense.
Term Life	A death benefit is paid to the designated beneficiary upon the death of the insured. Coverage is provided for the time period that you are eligible and premium is paid. There is no cash value associated with this product.

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; reference ID: MUHLCLG2

www.LincolnFinancial.com

If there is any discrepancy between this benefit summary and the policy, the policy shall control. This summary is not intended to contain a complete description of the coverage offered. This summary does not modify the policy. This is not a binding contract