



**Brown University provides this valuable benefit
at no cost to you.**

All full-time faculty, staff, police and security hired before January 1, 1994

Life and AD&D Insurance

Safeguard the most important people in your life.

Think about what your loved ones may face after you're gone. Term life insurance can help them in so many ways, like helping to cover everyday expenses, pay off debt, and protect savings. AD&D provides additional benefits if you die or suffer a covered loss in an accident.

AT A GLANCE:

- A cash benefit the greater of (a) an amount equal to the covered employee's Annual Earnings rounded to the next higher \$1,000 (up to \$50,000) OR (b) the basic life benefit determined by the formula below, but this amount may not exceed \$50,000 to your loved ones in the event of your death, plus an additional cash benefit if you die in an accident

Covered Employee's age as of the nearest birthday as determined once each year on July 1 st	Coverage for each Unit of Benefit	Covered Employee's age as of the nearest birthday as determined once each year on July 1 st	Coverage for each Unit of Benefit
50 and under	\$2,000	61	\$1,000
51	\$1,900	62	\$950
52	\$1,800	63	\$875
53	\$1,700	64	\$800
54	\$1,600	65	\$775
55	\$1,500	66	\$750
56	\$1,400	67	\$700
57	\$1,300	68	\$675
58	\$1,200	69	\$650
59	\$1,150	70	\$600
60	\$1,075	71 and older	\$550

Annual Salary	Number of Units
Less than \$10,000	20
\$10,000 but less than \$12,500	25
\$12,500 but less than \$15,000	30
\$15,000 but less than \$17,500	35
\$17,500 but less than \$20,000	40
\$20,000 but less than \$22,500	45
\$22,500 and over	50

- A cash benefit to you if you suffer a covered loss in an accident, such as losing a limb or your eyesight
- Personalized Case Management – Dedicated Claims Examiner to actively guide you or your beneficiary through the Life claim process.
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support services.
- *TravelConnect*® services, which give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home

You also have the option to increase your cash benefit by securing additional coverage at affordable group rates. See the enclosed optional life insurance information for details.

ADDITIONAL DETAILS

Conversion: You may be able to convert your group term life coverage to an individual life insurance policy if your coverage reduces or you lose coverage due to leaving your job or for other reasons outlined in the plan contract.

Leave of Absence/Continuation of Coverage: You may be able to continue your coverage if you leave your job for reasons including and not limited to Family and Medical Leave, Lay-off, Leave of Absence or Leave of Absence Due to Disability.

Benefit Reduction: When you reach age 65, life benefits reduce to 65% of the original amount. When you reach age 70, life benefits reduce to 45% of the original amount. When you reach age 75, life benefits reduce to 35% of the original amount. When you reach age 80, life benefits reduce to 20% of the original amount.

For complete benefit descriptions, limitations, and exclusions, refer to the certificate of coverage.

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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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.

