



Voluntary Accidental Death & Dismemberment Insurance

SUMMARY OF BENEFITS

Sponsored by: Forsyth County Schools

Benefit	Employee	Spouse	Dependent
Amount	Choice of \$10,000 increments	Choice of \$5,000 increments	14 days to age 26: \$2,000 increments Newborn children to age 14 days are not eligible for a benefit
Minimum Amount	\$10,000	\$5,000	\$2,000
Maximum Amount	\$500,000, limited to 5 times your annual salary	\$100,000; however, spouse benefit amounts greater than \$30,000, require the employee to be enrolled in the voluntary ADD benefit	\$10,000
Benefit Reduction	Employee & Spouse		
Benefits will reduce:	35% at age 70; Additional 20% of original amount at age 75; Additional 15% of original amount at age 80; Benefits terminate at employee retirement		
Additional Benefits	Safe Driver; Education; Spouse Training; Felonious Assault; Alternate; Child Care; Coma; Common Disaster; Exposure; Disappearance; Common Carrier; Repatriation; Enhanced Dismemberment for Dependent Children; Spouse Critical Period; Monthly Survivor; Helmet; Surgical Reattachment; Third Degree Burn; and Rehabilitation Reimbursement		
Eligibility	Employee	Spouse and Dependents	
	All employees in an eligible class.	Cannot be in a period of limited activity on the day coverage takes effect.	

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 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; reference ID: **FORSYTHBOE**

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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