



Egyptian Area Schools term life insurance program

Supplemental group term life insurance



Help secure their futures

You can help make sure your loved ones can continue to pay the mortgage, make car payments, fund a child's education, and much more with this valuable offering of supplemental term life and accidental death & dismemberment (AD&D) insurance.

In addition to the basic term life/AD&D insurance that is part of your Egyptian Trust benefit plan, all full-time employees working 10 hours or more per week on a regular basis will have the option to purchase term life and AD&D insurance at competitive group rates. This coverage is provided by The Lincoln National Life Insurance Company, a Lincoln Financial Group® company. Here are some program highlights:

- You can purchase life insurance in increments of \$10,000; \$25,000; \$50,000; \$75,000; \$100,000; or additional increments of \$10,000, up to a maximum of \$500,000 or five times your salary. You must provide evidence of insurability to buy an amount over \$100,000.
- Premiums are conveniently deducted from your paycheck.
- You can also purchase optional life insurance for your spouse and children when you participate in the optional life insurance plan. A spouse will have the option of up to 50% of the covered employee's approved amount in \$5,000 increments. Your spouse must provide evidence of insurability for amounts over \$37,500 if you are under age 60, and for any amount if you are age 60 or over.
- Continuation of Coverage (Portability)—You may be able to take your coverage with you if you leave the District. Your premiums will increase under the Portability provision.
- All coverage terminates at retirement. At that time, coverage can be converted to an individual policy, but portability is not available.
- Should you become totally disabled for at least six consecutive months prior to age 60, your premium is waived during your disability until age 65 if we receive acceptable proof of disability.
- Accelerated Death Benefit—You can collect up to 75% of your death benefit (to a maximum of \$250,000) if you become terminally ill with a life expectancy of 12 months or less. You must satisfy actively-at-work requirements, and you must be insured under this policy for 12 months.
- AD&D equals the life insurance benefit or a percentage of that for dismemberment. AD&D benefits are not payable for any loss to which a contributing cause is any of the following: intentional, self-inflicted injury; a disease or the medical treatment of it; participation in a riot or while committing a felony; military service; war or any act of war; use of drugs, except as prescribed by a doctor; voluntary inhalation of gas; travel in any aircraft, except as a fare-paying passenger on a regularly scheduled flight; or driving while intoxicated.

Insurance products issued by:
The Lincoln National Life Insurance Company

Employee coverage

Eligibility	All active employees working for the District at least 10 hours per week on a regular basis.
Amount of life and AD&D insurance	Employees can elect benefits in amounts of \$10,000; \$25,000; \$50,000; \$75,000; \$100,000; or increments of \$10,000, up to a maximum of \$500,000 (not to exceed five times your annual salary). Evidence of insurability is required with an election amount over \$100,000.
Guarantee Issue	<ul style="list-style-type: none">• Employees under 60: \$100,000• Employees 60–69: \$25,000 No Guarantee Issue for employees age 70 and over.
Reduction	Life benefits reduce to 50% on the employee's 70th birthday. All coverage terminates at retirement.

Spouse coverage

Eligibility	Spouse not confined and performing normal daily activities. See important notes below.
Amount of life and AD&D insurance	Up to 50% of the employee approved amount in \$5,000 increments to a maximum of \$250,000. Evidence of insurability required with an election amount of more than \$37,500 for spouses of employees under age 60.
Guarantee Issue	<ul style="list-style-type: none">• Spouses of employees under age 60: \$37,500
Reduction	Spouse coverage reduces at the same rate as the employee's and terminates at the employee's retirement.

Dependent children

Eligibility	A dependent is a person who meets the IRS definition of a dependent and is the insured person's unmarried dependent child age 19 or younger; or up to age 25, if a full-time student performing normal daily activities of a healthy person of the same age and sex and not confined. See important notes below.
Amount of life insurance	\$5,000 or \$10,000
Guarantee Issue	<ul style="list-style-type: none">• All amounts are Guarantee Issue.

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Important notes

Insurance will be delayed for an employee if he/she is not actively employed because of an injury, sickness, temporary layoff or leave of absence on the date that insurance would otherwise be effective. For dependents, a delayed effective date applies if they are confined or not able to perform the normal activities of a healthy person of the same age and sex.

Guarantee Issue amounts are only available during a designated term life open enrollment period or your first 31 days of employment.

A suicide exclusion will apply to any medically underwritten amount or increased amount of insurance during the first two years of coverage.

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Special rates for educators in Egyptian Area Schools

Spouse rates based on employee's age.

Employee under age 25	
Employee amount	Employee rate
\$10,000	\$0.85
\$25,000	\$2.13
\$50,000	\$4.25
\$75,000	\$6.38
\$100,000	\$8.50
Each additional \$10,000	\$0.85**
Spouse amount	Spouse rate
\$5,000	\$0.43
\$12,500	\$1.07
\$25,000	\$2.13
\$37,500	\$3.19
\$50,000	\$4.25*

Employee age 25 – 29	
Employee amount	Employee rate
\$10,000	\$0.95
\$25,000	\$2.38
\$50,000	\$4.75
\$75,000	\$7.13
\$100,000	\$9.50
Each additional \$10,000	\$0.95**
Spouse amount	Spouse rate
\$5,000	\$0.48
\$12,500	\$1.19
\$25,000	\$2.38
\$37,500	\$3.57
\$50,000	\$4.75*

Employee age 30 – 34	
Employee amount	Employee rate
\$10,000	\$1.05
\$25,000	\$2.63
\$50,000	\$5.25
\$75,000	\$7.88
\$100,000	\$10.50
Each additional \$10,000	\$1.05**
Spouse amount	Spouse rate
\$5,000	\$0.53
\$12,500	\$1.32
\$25,000	\$2.63
\$37,500	\$3.94
\$50,000	\$5.25*

Employee age 35 – 39	
Employee amount	Employee rate
\$10,000	\$1.35
\$25,000	\$3.38
\$50,000	\$6.75
\$75,000	\$10.13
\$100,000	\$13.50
Each additional \$10,000	\$1.35**
Spouse amount	Spouse rate
\$5,000	\$0.68
\$12,500	\$1.69
\$25,000	\$3.38
\$37,500	\$5.07
\$50,000	\$6.75*

Employee age 40 – 44	
Employee amount	Employee rate
\$10,000	\$1.95
\$25,000	\$4.88
\$50,000	\$9.75
\$75,000	\$14.63
\$100,000	\$19.50
Each additional \$10,000	\$1.95**
Spouse amount	Spouse rate
\$5,000	\$0.98
\$12,500	\$2.44
\$25,000	\$4.88
\$37,500	\$7.32
\$50,000	\$9.75*

Employee age 45 – 49	
Employee amount	Employee rate
\$10,000	\$3.05
\$25,000	\$7.63
\$50,000	\$15.25
\$75,000	\$22.88
\$100,000	\$30.50
Each additional \$10,000	\$3.05**
Spouse amount	Spouse rate
\$5,000	\$1.53
\$12,500	\$3.82
\$25,000	\$7.63
\$37,500	\$11.44
\$50,000	\$15.25*

Employee age 50 – 54	
Employee amount	Employee rate
\$10,000	\$4.95
\$25,000	\$12.38
\$50,000	\$24.75
\$75,000	\$37.13
\$100,000	\$49.50
Each additional \$10,000	\$4.95**
Spouse amount	Spouse rate
\$5,000	\$2.48
\$12,500	\$6.19
\$25,000	\$12.38
\$37,500	\$18.57
\$50,000	\$24.75*

Employee age 55 – 59	
Employee amount	Employee rate
\$10,000	\$7.95
\$25,000	\$19.88
\$50,000	\$39.75
\$75,000	\$59.63
\$100,000	\$79.50
Each additional \$10,000	\$7.95**
Spouse amount	Spouse rate
\$5,000	\$3.98
\$12,500	\$9.94
\$25,000	\$19.88
\$37,500	\$29.82
\$50,000	\$39.75*

Employee age 60 – 64	
Employee amount	Employee rate
\$10,000	\$9.85
\$25,000	\$24.63
\$50,000	\$49.25**
\$75,000	\$73.88**
\$100,000	\$98.50**
Each additional \$10,000	\$9.85**
Spouse amount	Spouse rate
\$5,000	\$4.93*
\$12,500	\$12.32*
\$25,000	\$24.63*
\$37,500	\$36.94*
\$50,000	\$49.25*

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Employee age 65+	
Rates per \$10,000 of employee coverage	
Age	Employee rate
65–69	\$16.85**
70–74	\$22.75***
75–79	\$41.85***
Age	Spouse rate
65–69	\$8.43* (\$5,000 of coverage)
70–74	\$11.38*** (\$5,000 of coverage)

Child amount	Child rate
\$5,000	\$0.47
\$10,000	\$0.94

AD&D coverage is not available for children. Employee must purchase a minimum amount of optional life coverage in order to purchase child coverage.

Employee Guarantee Issue is \$100,000 for employees under age 60.

Employee Guarantee Issue is \$25,000 for employees ages 60–69.

No Guarantee Issue for employees over age 70.

Spouse Guarantee Issue is \$37,500 for employees under age 60.

No Guarantee Issue for spouses of employees over age 60.

*Amounts over Guarantee Issue will require medical underwriting for the spouse.

**Amounts over Guarantee Issue will require medical underwriting for the employee (and spouse, if applicable).

***Age reductions apply (50% reduction at age 70).

Here's a hypothetical example of how much coverage an employee and spouse elected and how much it would cost.

	Coverage amount	Monthly cost
Employee John Smith, age 38	\$50,000	\$6.75
50% coverage on John's wife	\$25,000	\$3.38
Total monthly cost		\$10.13

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Important enrollment information for Egyptian Area Schools



Steps to enroll

1. Read this information to fully understand the product.
2. Look at the rate page to determine your monthly cost.
3. Fill out the application.
 - Complete the employee section and check the box that states, "I apply for the group benefits."
 - You and your spouse complete the Evidence of Insurability form if needed (see below).
 - Sign and date the employee's signature line at the bottom of the page.
 - **Note: You must complete the application even if you do not elect coverage.**
Please check the "Waiver of Coverage" box if you do not want to participate.

PLEASE NOTE:
You have a one-time open enrollment period. If you decline coverage now, you must submit to medical questions/exams if you wish to become covered at a later time.

Do I need to complete the Evidence of Insurability form for myself or my spouse?

1. If this **is** your open enrollment period (initial program offering or you are a new hire), complete the Evidence of Insurability form for you and/or your spouse if any of the following apply:
 - For employee insurance**
 - a. When the employee is under age 60, and the amount requested is more than \$100,000
 - b. When the employee is age 60–69, and the amount requested is more than \$25,000
 - c. When the employee is age 70 or older for any amount requested
 - For spouse insurance**
 - a. When the employee is under age 60, and the amount requested is more than \$37,500
 - b. When the employee is age 60 or over for any amount requested
2. If this **is not** your open enrollment period (you have been offered the plan before), complete the Evidence of Insurability form for you and/or your spouse if any of the following apply:
 - a. The employee wishes to increase coverage
 - b. The spouse wishes to increase coverage

Insurance above the Guarantee Issue amount is not effective until the application is approved by Lincoln Financial Group. Both the employee and spouse must complete and sign the Evidence of Insurability form.

Please complete the enrollment application and the Evidence of Insurability form (if needed), and return it to the District.

Remember, an application must be completed and returned to your District during this open enrollment period.

- ▶ **If you need assistance, please contact Lincoln Financial Group at 800 423-2765.**

Insurance products issued by:
The Lincoln National Life Insurance Company

Frequently Asked Questions

Q: When will my coverage become effective?

A: *The plan effective date will be announced during the enrollment process. However, insurance for a particular individual above the Guarantee Issue amount is not effective until the application is approved by Lincoln Financial Group. A delayed effective date may apply.*

Q: Can I delay my decision and enroll for coverage at a later date?

A: *To enroll more than 31 days after you are eligible for coverage, you'll need to provide evidence of insurability at your own expense.*

Q: What is Continuation of Coverage?

A: *Continuation of Coverage (Portability) allows you to continue the same (or lower) amount of insurance if you leave your employer. Portability rates are slightly higher, and you will need to obtain those rates from Lincoln Financial Group at the time of termination. The premiums must be paid quarterly, and statements will be mailed directly to your residence. Some restrictions apply to this benefit. Portability benefits will end on the earliest of: the date the policy terminates or on the date you attain age 70. You are not eligible if you are terminating employment due to sickness, injury or retirement; however, you may be eligible to convert your policy to an individual policy (Conversion Benefit). Again, these rates are higher, and you will need to obtain the rates from Lincoln Financial Group at the time of conversion.*

Q: Could coverage be delayed for any reason?

A: *If you are not actively at work when coverage begins, your coverage will begin when you resume active, full-time work. If your dependent is in "a period of limited activity," coverage will begin when the person is able to perform the normal activities of a person in good health of the same age and sex.*

Q: What happens if I become totally disabled while insured?

A: *If the total disability occurs before age 60, Lincoln may approve a request that the life insurance coverage continue without payment of premiums while you remain disabled. You must complete the Waiver of Premium (Extension of Death Benefit) forms to have the coverage continue without payment of premiums. The coverage will end when you are no longer totally disabled or when you reach your Social Security Normal Retirement Age, whichever comes first.*

Q: Can I change the amount of insurance?

A: *Your needs may change, so in addition to choosing your coverage amount now, you can change your amount of coverage at any time. You only need to complete an application for the new amount. If you increase the amount you need, you will need to complete the Evidence of Insurability form for yourself and/or your spouse. If you apply for additional insurance, all amounts of insurance that have already been approved by Lincoln Financial Group will remain in-force.*

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