

Group Life Insurance

Life and AD&D

SUMMARY OF BENEFITS

Sponsored by: Wisconsin Chiropractic Association

Effective date: September 01, 2010

Chiropractors

Life Benefit	Employee
Amount	100% of Annual Salary rounded to the next higher \$1,000
Maximum Amount	\$200,000
Guarantee Issue	\$200,000
AD&D Benefit	Employee
Amount	100% of Annual Salary rounded to the next higher \$1,000
Maximum Amount	\$200,000
Guarantee Issue	\$200,000
Benefit Reduction	Employee
Benefits will reduce:	35% at age 65 An additional 15% of the original amount at age 70 Benefits will terminate upon retirement.
Additional Benefits	Employee
See Definitions page for:	Accelerated Death Benefit Accident Plus Conversion Seat Belt, Airbag, and Common Carrier
Eligibility	Employee
	All full-time active employees working 30 or more hours per week in an eligible class are eligible for coverage on the policy effective date. A delayed effective date will apply if the employee is not actively at work.

Definitions

Accelerated Death Benefit

When diagnosed as terminally ill (having 12 months or less to live), you may withdraw up to 75% of your life insurance coverage to a maximum of \$250,000. The death benefit will be reduced by the amount withdrawn. To qualify, you satisfied the Active Work rule and have been covered under this policy for at least 12 months. Check with your tax advisor or attorney before exercising this option.

Accident Plus

If loss occurs due to an accident, you may also receive the following Accident Plus benefits:

- Coma: Pays 5% of your principal sum up to a maximum of \$5,000 if you are in a coma as a result of an accident covered under the policy and remain in a coma for 31 continuous days.
- Plegia: Pays 100% of your principal sum for quadriplegia and 50% of your principal sum for paraplegia and hemiplegia. Plegia must be caused by a covered accident. Benefits are doubled if accident is caused by a common carrier.
- Repatriation: Pays up to \$5,000 for preparation and transportation of your body when the accident occurs more than 150 miles away from home. Death must be the result of a covered accident.
- Education: As a result of your death, this benefit pays 5% of the principal sum up to a maximum of \$5,000 for your eligible dependent's post-secondary education. The benefit is paid for up to four years.
- Spouse Training: As a result of your death, this benefit pays 5% of your principal sum up to a maximum of \$5,000 for your spouse and covers the cost of classes taken to retrain or refresh skills needed for employment. Benefits will be paid for one year and enrollment must occur within 365 days of the covered accident.
- Child Care: As a result of your death, this benefit pays 5% of your principal sum up to a maximum of \$5,000 for expenses paid to a licensed childcare facility for an eligible dependent attending on a regular basis. The benefit will be paid for up to four consecutive years, or until your child's 13th birthday, whichever comes first.

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.

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 must be made within 31 days of your date of termination.

Guarantee Issue

You are able to take advantage of this coverage now without a health examination. You may not be offered this opportunity again, or may be responsible for the cost of required examinations.

Seat Belt, Airbag, Common Carrier

If you die as a result of a covered auto accident while wearing a seat belt or in a vehicle equipped with an airbag, benefits are payable up to \$10,000 or 10% of the principal sum, whichever is less. If loss occurs for you due to an accident while riding as a passenger in a common carrier, benefits will be double the amount that would otherwise apply as outlined in the certificate.

Term Life

Coverage provided 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.

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

BeneficiaryConnectSM

Support services for beneficiaries who have experienced a loss.

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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