



NSM Insurance Group provides this valuable benefit at no cost to you.

All eligible hourly and salaried employees working 30 hours or more per week

Life and AD&D Insurance

Safeguard the most important people in your life.

What challenges will your loved ones face after you're gone? Term life insurance can support them in so many ways by helping cover everyday expenses, pay off debt, and protect savings. Accidental death and dismemberment (AD&D) provides additional benefits if you die or suffer a covered loss in an accident.

At a glance:

- A cash benefit of one times Annual Earnings rounded to the next higher \$1,000 (up to \$100,000) to your loved ones in the event of your death, plus an additional cash benefit if you die in an accident
- 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 claim life specialist to actively guide you or your beneficiary through the life and AD&D claim process
- *LifeKeys*[®] services, which provide access to counseling, financial, and legal support services
- *TravelConnect*[®] services, which offer 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, 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 67% of the original amount. When you reach age 70, life benefits reduce to 50% of the original amount.

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

Reminder: Please review your beneficiary(ies) to ensure they are up to date. It's good practice to review, and if necessary update, your beneficiary(ies) annually.

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.

LifeKeys® services are provided by ComPsych® Corporation, Chicago, IL. ComPsych® is not a Lincoln Financial Group® company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations. EstateGuidance® and GuidanceResources® Online are trademarks of ComPsych® Corporation.

State limitations apply. Beneficiary Grief counseling is the only benefit available to a beneficiary(ies) of policies issued in the state of New York. Online will prep is the only benefit available to insured employee and dependents of policies issued in the state of Washington.

Travel Connect® services are provided by On Call International, Salem, NH. On Call International is not a Lincoln Financial Group® company and Lincoln Financial Group does not administer these services. Each independent company is solely responsible for its own obligations. On Call International must coordinate and provide all arrangements in order for eligible services to be covered. Coverage is subject to contract language that contains specific terms, conditions, and limitations, which can be found in the program description.

The *TravelConnect*® program is not available to insured employees and dependents of policies issued in the state of New York and Washington. Access only program available to insured employees and dependents of policies issued in the state of Missouri and Texas. Benefits provided under the Access Only program exclude payment for paid services.

Not for use in New York or Washington.

Group insurance products and services described herein are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN. The Lincoln National Life Insurance Company does not solicit business in New York, nor is it licensed to do so. 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.





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Short-Term Disability Insurance

Protect your paycheck when you can't work.

Many medical conditions can keep you out of work. Short-term disability insurance helps you meet your financial obligations while you're recovering from an injury, illness, surgery, or childbirth.

AT A GLANCE:

- A cash benefit of 60% of your weekly salary (up to \$1,250) when you are out of work for up to 13 weeks due to injury, illness, surgery, or recovery from childbirth
- A partial cash benefit if you can only do part of your job or work part time
- A prompt, responsive claims process

ADDITIONAL DETAILS

Elimination Period: Benefits are payable after a period of 14 calendar days due to injury or sickness.

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

Please see your Human Resources department or Benefits department for additional information.

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Employer Paid Short-Term Disability Insurance At-A-Glance



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All eligible salaried employees working 30 hours or more per week

Short-Term Disability Insurance

Protect your paycheck when you can't work.

Many medical conditions can keep you out of work. Short-term disability insurance helps you meet your financial obligations while you're recovering from an injury, illness, surgery, or childbirth.

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Long-Term Disability Insurance

Keep getting a check when you're hurt or sick.

You always have bills to pay, even when you can't get to work due to injury, illness, or surgery. Long-term disability insurance helps you make ends meet during this difficult time.

AT A GLANCE:

- A cash benefit of 60% of your monthly salary (up to \$20,000) starting after the end of your short-term disability or a period of 90 days of disability, whichever is greater, and continues up to the maximum benefit period:

○ Age at Disability	Maximum Benefit Period
Less than age 60 -----	Greater of Social Security Normal Retirement age or to age 65 (but not less than 5 years)
60 -----	60 months
61 -----	48 months
62 -----	42 months
63 -----	36 months
64 -----	30 months
65 -----	24 months
66 -----	21 months
67 -----	18 months
68 -----	15 months
69 and over -----	12 months

- Evidence of insurability may be required.
- Includes *EmployeeConnect*® EAP services, which give you and your family confidential access to counselors as well as personal, legal, and financial assistance.
 - Program Services include:
 - Unlimited, 24/7 access to information and referrals
 - In-person help for short-term issues; up to five sessions with a counselor per person, per issue, per year.
 - One free consultation with a network attorney (with subsequent meetings at a reduced fee)
 - One free consultation with a financial counselor
 - Online tools, tutorials, videos and much more

ADDITIONAL DETAILS

Pre-existing Condition: If you have a medical condition that begins before your coverage takes effect, and you receive treatment for this condition within the three months leading up to your coverage start date, you may not be eligible for benefits for that condition until you have been covered by the plan for 12 months.

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