



What is it?

Life insurance provides cash benefits in the unfortunate event that you or a covered family member passes away.

Why is this coverage valuable?

Life insurance can offer reassurance that you or the people you love will have access to money to help cover expenses during a challenging time.

Your life insurance coverage

Eligibility description	All full-time employees, including salaried and union Huber Specialty Hydrates employees
Contribution	You pay the cost of your coverage.
Employee life coverage amount	1, 2, 3, or 4 times annual earnings rounded to the next higher \$1,000
Employee life coverage maximum	This amount may not exceed \$1,250,000.
Spouse coverage	<p>The amount of dependent life insurance coverage cannot be greater than 100% of the employee benefit.</p> <p>Option 1: \$10,000 Option 2: 25,000 Option 3: \$50,000 Option 4: \$100,000 Option 5: \$150,000 Option 6 \$200,000</p>
Dependent child(ren) coverage	<p>Live birth but under 26 years:</p> <p>Option 1: \$5,000 Option 2: \$10,000 Option 3: \$15,000 Option 4: \$20,000</p>
Guarantee issue: You're not required to answer health questions to qualify for coverage up to and including the specified amount when you sign up for coverage during the initial enrollment period.	<p>Employee: The lesser of 4 times annual earnings or \$300,000 Spouse: \$25,000</p>
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Health statement may be required.
Benefit reductions	Reduces to 65% at age 65, to 45% at age 70, to 30% at age 75, and 20% at age 80.
Portability: Allows you to continue maintaining coverage if you terminate your employment.	Yes
Conversion: Allows you to continue coverage after your group plan has been terminated.	Yes, with restrictions. See certificate of benefits.
Accelerated life benefit: A lump-sum benefit is paid to you if you're diagnosed with a terminal condition as defined by the plan.	Yes. See certificate of benefits.



LifeKeys® services: Access to counseling, financial, and legal support services.	Included
TravelConnect® services: Access to emergency medical assistance for you and your family when you're on a trip 100 or more miles from home.	Included

Life insurance rate information

Option	Monthly rate
Employee life insurance	See rate table below.
Spouse life insurance	Option 1: \$1.830 Option 2: \$3.570 Option 3: \$7.210 Option 4: \$13.420 Option 5: \$20.730 Option 6: \$27.650
Child(ren) life insurance rate	Option 1: \$0.350 Option 2: \$0.530 Option 3: \$1.260 Option 4: \$1.830

Employee life insurance monthly rate:

Age range	Premium monthly rate
0 – 24	\$0.046
25 – 29	\$0.046
30 – 34	\$0.054
35 – 39	\$0.073
40 – 44	\$0.100
45 – 49	\$0.150
50 – 54	\$0.230
55 – 59	\$0.430
60 – 64	\$0.553
65 – 69	\$864
70 – 74	\$1.525
75+	\$2.060



Benefit exclusions

Like any insurance, this life insurance policy does have exclusions.

For life insurance, a suicide exclusion may apply.

This is an incomplete list of benefit exclusions. A complete list is included in the policy. State variations apply.

Reminder: Please review your beneficiary(ies) to ensure they're 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® company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations (except in Vermont).

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 employees and dependents of policies issued in the state of Washington.

TravelConnect® services are provided by On Call International, Salem, NH. On Call International is not a Lincoln Financial® company and Lincoln Financial® does not administer these services. Each independent company is solely responsible for its own obligations.

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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.

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