



What is it?

Accidental death and dismemberment (AD&D) insurance provides a cash payout in the unfortunate event that you or a covered family member passes away or suffers a traumatic injury from certain covered accidents.

Why is this coverage valuable?

AD&D 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 AD&D coverage

Eligibility description	All full-time employees, including salaried and union Huber Specialty Hydrates employees
Contribution	You pay the cost of your coverage.
Employee AD&D coverage amount	\$100,000, \$200,000, \$300,000, \$400,000 or \$500,000
Family coverage Note: You must enroll in AD&D to elect spouse or child(ren) family AD&D coverage.	<p>Spouse coverage without children: 50% of your coverage to a maximum of \$150,000</p> <p>Spouse coverage with children: 40% of your coverage to a maximum of \$150,000</p> <p>Child(ren) coverage without spouse: 15% of your coverage to a maximum of \$10,000 if your child is at least live birth but under 26 years</p> <p>Child(ren) coverage with spouse: 10% of your coverage to a maximum of \$10,000 if your child is at least live birth but under 26 years</p>
Benefit reductions	Reduces to 65% at age 65, to 45% at age 70, to 30% at age 75, and 20% at age 80.
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

AD&D rate information

Coverage	Monthly rate
Employee	\$0.028 per \$1,000 in covered benefit
Family	\$0.050 per \$1,000 in covered benefit



Benefit exclusions

Like any insurance, this AD&D insurance policy does have exclusions. Benefits won't be paid if death or dismemberment occurs as the result of:

- War, declared or undeclared, or any act of war
- Intentionally self-inflicted injuries, while sane or insane
- Suicide, or suicide attempt, while sane or insane
- Active participation in a riot
- Committing or attempting to commit a felony
- Disease, bodily or mental illness, or medical or surgical treatment thereof
- Infections
- Controlled substances voluntarily taken, ingested, or injected unless prescribed or administered by a physician
- Serving on full-time active duty in the armed forces of any country or international authority
- The presence of alcohol in the covered person's blood, which raises the presumption that the covered person was under the influence of alcohol and contributed to the cause of the accident

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 that 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.

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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. **Not available in New York and Washington.**

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