

Basic Life Insurance

Kern County Office of Education

Classified

GROUP ID: SISC10157

Your school district has partnered with the Self-Insured Schools of California (SISC) and Lincoln Financial Group to provide you with a district paid Basic Life Insurance policy.

Important information about your Basic Life Insurance policy:

- Your policy has a coverage amount of **\$50,000**
- You choose the beneficiaries of your policy and can change your beneficiaries at any time. If you do not designate a beneficiary, payment may be made to certain relatives or your estate, as provided in the policy.
 - surviving spouse; or, if none
 - surviving child or children in equal shares; or, if none
 - surviving parent or parents in equal shares; or, if none
 - surviving brothers and sisters in equal shares; or, if none
 - estate, or in accord with the Facility of Payment section of this Policy.
- In the event of your passing, your beneficiaries can file a claim to receive the policy funds
- The policy's Accidental Death and Dismemberment (AD&D) benefit provides you with even more coverage if you pass away or suffer a covered loss in an accident
- The policy remains active until you leave the district or retire
- If you leave the district or retire, you can continue the policy with Lincoln Financial Group directly

For more information on the policy, please see the attached Basic Life Insurance summary.

For additional policy information, please refer to the plan documents below, located on your district's website:

- Life Insurance Policy Document
- Certificate of Coverage

You can contact your district's benefits department at any time for assistance with:

- Filing a claim
- Changing your beneficiaries
- Continuing your policy after you leave the district or retire

To update your beneficiaries, please contact your district's benefits department or complete and return the attached Beneficiary Designation form to your district.

**Please save a copy of this document and your enrollment form to your records.
This can be a useful resource for your family in the event of your passing.**



What is it?

Life and accidental death and dismemberment (AD&D) insurance provide cash benefits 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?

Life and 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 life insurance and AD&D coverage

Eligibility description	All Full-Time Classified Employees of Kern Co. Office of Education
Contribution	Your employer pays the cost of your coverage
Employee life coverage amount	\$50,000
AD&D Plus coverage amount	Your enhanced AD&D coverage is equal to the life benefit amount.
Evidence of insurability (EOI): A health statement requiring you to answer a few medical history questions.	Not applicable
Benefit reductions	50% reduction at age 70, an additional 25% reduction of the original amount at age 75, and an additional 12.5% of the original amount at age 80. Benefits end when you retire
Conversion: Allows you to continue coverage after your group plan has terminated.	Yes, with restrictions. 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

Benefit exclusions

Like any insurance, this life and AD&D insurance policy does have exclusions.

For life insurance, a suicide exclusion may apply.

For AD&D, benefits won't be paid if death/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 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.

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.**

Insurance products are issued by The Lincoln National Life Insurance Company, Fort Wayne, IN, which does not solicit business in New York, nor is it licensed to do so. In New York, insurance products are issued by Lincoln Life & Annuity Company of New York, Syracuse, NY. Both are Lincoln Financial® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

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Extra support for employees when they need it



Lincoln Financial is committed to improving employees' well-being, which is why it provides additional support and resources to help them and their beneficiaries face some of life's biggest challenges. As part of their life and accidental death and dismemberment coverage, they receive the following services:¹

Lincoln *TravelConnect*

When you're away from home, having travel insurance can help create a smooth and stress-free travel experience. Lincoln *TravelConnect*[®] services offer that security and reassurance to employees and their loved ones 24 hours a day, seven days a week.



For a complete list of *TravelConnect* services, visit MyOnCallPortal.com and enter group ID **LFGTravel123**.

LifeKeys services

Life doesn't always go as planned. *LifeKeys*[®] services offer support with access to a range of services that can help employees and their families through life's ups and downs and prepare them for what's next. They benefit from a wealth of resources, which are featured on our life services website, including:

- Legal and financial planning
- Wellness
- Identity theft
- Funeral planning
- Grief and loss services
- Beneficiary services, including six in-person sessions for grief counseling, legal assistance, or financial information
- Educational resources, ranging from elder care to relocation



Employees can easily access *LifeKeys* services by visiting GuidanceResources.com (web ID: LifeKeys), downloading the **GuidanceNowSM** mobile app, or calling **855-891-3684**.

Lincoln FuneralPrep

Dealing with grief while making big decisions can make the funeral planning process overwhelming. To assist employees and their loved ones with each step, we're working with FuneralDecisions to offer Lincoln FuneralPrep. With this comprehensive planning service, they'll receive:

- A breadth of resources on its online portal
- Help with funeral planning in advance or when needed, 24 hours a day
- The option to connect directly with a funeral planning consultant who can provide personalized service and help guide employees through the planning process



To learn more about FuneralPrep, visit LincolnFuneralPrep.com/GPLife.

¹ Services are not available in all states. Check with your Lincoln representative for availability in your state.



Your tomorrow.
Our priority.SM

Empathy

Bereavement support can help employees and their families cope when they lose a loved one. With Empathy, beneficiaries receive essential emotional and logistical support services, including grief guidance, funeral planning, obituary writing, and estate planning and administration.



To learn more about this service, visit Empathy.com. Beneficiaries will receive additional details, including how to access services, from their Lincoln claims representative.



For more information about our life and accidental death and dismemberment coverage, please contact your Lincoln representative.

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The services described above are not available in all states.

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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). EstateGuidance[®] and GuidanceResources[®] 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.

Lincoln FuneralPrep services are provided by FuneralDecisions CRM. FuneralDecisions CRM is not affiliated with Lincoln Financial, and the services provided are independent of any insurance or service provided by Lincoln Financial. Each independent company is solely responsible for its own obligations.

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