George Washington University Summary of Benefits
Life and AD&D Insurance

Group life insurance coverage can offer important financial protection

Most people agree that protecting their loved ones in the event of death is very important. Consider what would happen to your dependents if they no longer had your income to rely on. Life insurance can help your family maintain its standard of living as well as secure plans for college and retirement. With the right amount of life insurance, you’ll know that your family’s financial obligations will be covered.

Together with your employer, Lincoln Financial Group offers you an opportunity to purchase Optional Group Term Life Insurance for you and your dependents.

| Eligibility | Full-time staff, full-time faculty and medical residents as defined by the George Washington University Health and Welfare Benefit Plan*.  
Part-time staff and part-time faculty as defined by the George Washington University Health and Welfare Benefit Plan*.  
Benefits Eligible Retirees.  
*Please see your Benefits Department for additional information regarding minimum hour requirements. |
| Waiting Period | Full-time staff, full-time and part-time faculty and medical residents: You are eligible on the first of the month coincident with or next following your date of hire.  
Part-time staff: You are eligible following six months of continuous, active employment. |

Employee Benefit

- **Employee Basic Term Life**: Coverage is equal to a flat $50,000 (Option A) or coverage is equal to one times your annual benefits eligible salary¹ (Option B) rounded up to the next $1,000. Coverage is employer-paid.
- **Employee Basic AD&D**: Coverage is equal to one times your annual benefits eligible salary¹ rounded up to the next $1,000. Coverage is employer-paid.
- **Employee Optional Term Life and AD&D**: You may purchase increments of $10,000 to a maximum $750,000.

Dependent Spouse Benefit

- **Optional Dependent Spouse Life**: You may purchase increments of $5,000 to a maximum $375,000. The amount of Dependent Life Insurance coverage cannot be greater than 50% of the Employee Optional Benefit.

Dependent Child Benefit

- **Dependent Child Optional Life**: You may purchase increments of $2,000 to a maximum of $10,000 for children at least age Live Birth but under age 26.

Evidence of Insurability

- **Employee**: At time of initial eligibility, you can enroll up to $250,000 without Evidence of Insurability. If you are not enrolled in at least $10,000 in optional employee coverage, you will be required to submit Evidence of Insurability for any coverage amount elected after a Qualified Life Event or during annual Open Enrollment. Any amount over $250,000 will require Evidence of Insurability.
- **Spouse**: At time of initial eligibility, you can enroll up to $30,000 without Evidence of Insurability. If you are not enrolled in at least $5000 in optional spouse coverage, you will be required to submit Evidence of Insurability for any coverage amount elected after a Qualified Life Event or during annual Open Enrollment. Any amount over $30,000 will require Evidence of Insurability.

¹For the definition of your base annual salary, please see your plan booklet or contact your Benefits department.
**Conversion/Portability**

*Conversion:* If all or part of your Basic, Optional, and Optional Dependent life coverage ends, you may convert the amount that ends to an individual life insurance policy without medical evidence.

*Portability:* If all or part of your Basic, Optional, and Optional Dependent life coverage ends, you may continue all or part of the amount that ends, less any amounts converted to an individual policy. Portable group term life insurance is not available if coverage ends because the policy terminates.

**Waiver of Premium**

Included with employer policy

**Reduction Schedule**

When you reach age 70, life benefits reduce to 67%. When you reach age 75, life benefits reduce to 45%. When you reach age 80, life benefits reduce to 30%. When you reach age 85, life benefits reduce to 20%.

**Employee Assistance Program (EAP)**

As an employee covered under your employer’s group life policy issued by Lincoln Financial Group, you are eligible for the EAP. These benefits include financial, legal, and family services and are available to you and your immediate family members. Employee Assistance Program ("Services") are provided by Morneau Shepell. Lincoln Financial Group does not insure or administer these services.

**Travel Assistance**

Travel Assistance provides 24/7/365 access to pre-travel, personal, and emergency help with situations that may arise during travel. Services are available to the covered employee while on business or personal travel more than 100 miles from home and for fewer than 90 consecutive travel days. Dependents traveling with the employee are also covered. Travel assistance services are administered by UnitedHealthcare Global. UnitedHealthcare Global must make all arrangements for Lincoln Financial Group to cover costs of covered events.

Accidental Death & Dismemberment insurance provides a benefit when an injury resulting from an accident causes the death or other covered losses to the insured.

Please Note: Evidence of insurability may be required. Please see your Benefits department for additional information.

The above information provides highlights of the insurance program. It does not and is not intended to cover the program in detail. Please refer to the policy for a complete description of the coverage, limitations, and exclusions.