



Your Benefit Options

Coverage you can count on.
Group rates you can afford.



Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life & Annuity Company of New York

EED-ENRBC-CVR001_Z02

Don't miss this
opportunity to
protect your
loved ones.
And yourself.

All Eligible Employees Working in New York

Paid Family Leave

Be there when your loved ones need you most.

Paid Family Leave (PFL) coverage is a mandated benefit for most employees that work in the state of New York.

AT A GLANCE:

PFL allows you time to:

- Bond with a new child
- Care for a seriously ill family member
- Attend to family matters if a family member is called to active duty

Additional details

2022 plan design

Benefit: 67% of your average weekly wage up to a maximum of \$1,068.36 per week

Duration: PFL benefits may last for up to 12 weeks, though this period may be reduced if you also received Statutory Disability benefits within the 52 weeks preceding your requested leave date. You may not receive more than a total of 26 weeks of PFL and Statutory Disability benefits within a 52-week period.

Leave may be taken on a continuous or intermittent basis. Intermittent time must be taken in full-day increments based on your normal schedule.

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

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 contract, the contract will govern.

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Vinylmax Windows provides this valuable benefit to you.

All Eligible Employees Working in New York

State Disability Insurance

Protect your paycheck when you can't work.

Many medical conditions can keep you out of work. Statutory disability insurance (a disability plan required in your state) helps you meet your financial obligations while you recover.

AT A GLANCE:

- A cash benefit when you are out of work due to injury, illness, surgery, or recovery from childbirth
- A prompt, responsive claims process

ADDITIONAL DETAILS

Benefit: 50% of your average weekly wage up to \$170 per week.

Duration: Benefits are payable for up to 26 weeks. This period may be reduced if you also received Paid Family Leave benefits within the 52 weeks preceding the date you became disabled. You may not receive more than a total of 26 weeks of Statutory Disability or Paid Family Leave benefits within a 52-week period.

Sickness Elimination Period: You must be out of work for 7 days due to an illness before you can collect disability benefits. You can begin collecting benefits on day 8.

Accident Elimination Period: You must be out of work for 7 days due to an accidental injury before you can collect disability benefits. You can begin collecting benefits on day 8.

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

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[Benefits Overview](#) | The Lincoln National Life Insurance Company

All of the benefits in this booklet are available to you now through your employer. And backed by Lincoln Financial Group – a company committed to protecting you and your loved ones.



Short-term Disability Insurance

Keep getting a check
when injury or illness
keeps you from work.





Vinylmax Windows provides this valuable benefit at no cost to you.

All Full-Time Non-NY Employees

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 50% of your weekly salary (up to \$170) 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

You also have the option to enhance your benefit by securing additional coverage at affordable group rates. See the enclosed short-term disability insurance information for details.

ADDITIONAL DETAILS

Sickness Elimination Period: You must be out of work for 7 days due to an illness before you can collect disability benefits. You can begin collecting benefits on day 8.

Accident Elimination Period: You must be out of work for 7 days due to an accidental injury before you can collect disability benefits. You can begin collecting benefits on day 8.

Benefits Integration: Your short-term disability benefits can coordinate with income from other sources, such as continued income or sick pay from your employer, during your disability. This allows you to receive up to 100% of your pre-disability income.

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

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All Full-Time Non-New York Employees of Vinylmax Windows

Benefits At-A-Glance

Voluntary Short-term Disability Insurance

Buy-Up Option

The Lincoln Short-term Disability Insurance Plan:

- Provides a cash benefit when you are out of work for up to 13 weeks due to injury, illness, surgery, or recovery from childbirth
- Provides a partial cash benefit if you can only do part of your job or work part time
- Features group rates for Vinylmax Windows employees
- Offers a fast, no-hassle claims process

Short-term Disability

Weekly benefit amount	60% of your weekly salary, limited to \$500 per week
Sickness elimination period	7 days
Accident elimination period	7 days
Maximum coverage period	13 weeks

Sickness Elimination Period

- You must be out of work for 7 days due to an illness before you can collect disability benefits. You can begin collecting benefits on day 8.

Accident Elimination Period

- You must be out of work for 7 days due to an accidental injury before you can collect disability benefits. You can begin collecting benefits on day 8.

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 3 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.

Benefits Integration

- Your short-term disability benefits can coordinate with income from other sources, such as continued income or sick pay from your employer, during your disability.
- This allows you to receive up to 100% of your pre-disability income.

Additional Plan Benefits	
5% Rehabilitation Assistance	Included

Open Enrollment

- When you are first offered this coverage (and during approved open enrollment periods), you can take advantage of this important coverage with no health examination.

Benefit Exclusions & Reductions

Like any insurance, this short-term disability insurance policy does have some exclusions. You will not receive benefits if:

- Your disability is the result of a self-inflicted injury or act of war
- You are not under the regular care of a doctor when you request disability benefits

Your benefits may be reduced if you are eligible to receive benefits from:

- A state disability plan or similar compulsory benefit act or law
- A retirement plan
- Social Security
- Any form of employment
- Workers’ Compensation

A complete list of benefit exclusions and reductions is included in the policy. State restrictions may apply to this plan.

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Voluntary Short-term Disability Premium

Here's how little you pay with group rates.

Your estimated weekly premium is determined by multiplying your weekly salary amount (up to \$833) by the premium rate of 0.00440. If your weekly salary exceeds \$833, multiply \$833 by 0.00440.

$$\begin{array}{r} \$ \quad \underline{\hspace{2cm}} \\ \text{weekly salary} \\ \times \quad \underline{\hspace{2cm}} \\ \text{0.00440} \\ \hline \text{premium rate} \\ =\$ \quad \underline{\hspace{2cm}} \\ \text{weekly premium} \end{array}$$

The Lincoln National Life Insurance Company
Please see prior page for product information.

Voluntary Short-term Disability Insurance Premium Calculation | Buy-Up Option



All Full-Time New York Employees of Vinylmax Windows

Benefits At-A-Glance

Voluntary Short-term Disability Insurance

The Lincoln Short-term Disability Insurance Plan:

- Provides a cash benefit when you are out of work for up to 13 weeks due to injury, illness, surgery, or recovery from childbirth
- Provides a partial cash benefit if you can only do part of your job or work part time
- Features group rates for Vinylmax Windows employees
- Offers a fast, no-hassle claims process

Short-term Disability

Weekly benefit amount	60% of your weekly salary, limited to \$500 per week
Sickness elimination period	7 days
Accident elimination period	7 days
Maximum coverage period	13 weeks

Sickness Elimination Period

- You must be out of work for 7 days due to an illness before you can collect disability benefits. You can begin collecting benefits on day 8.

Accident Elimination Period

- You must be out of work for 7 days due to an accidental injury before you can collect disability benefits. You can begin collecting benefits on day 8.

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 3 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.

Benefits Integration

- Your short-term disability benefits can coordinate with income from other sources, such as continued income or sick pay from your employer, during your disability.
- This allows you to receive up to 100% of your pre-disability income.

Additional Plan Benefits	
5% Rehabilitation Assistance	Included
Premium Waiver	Included
Family Income Benefit	Included
Portability	Included

Open Enrollment

- When you are first offered this coverage (and during approved open enrollment periods), you can take advantage of this important coverage with no health examination.

Benefit Exclusions & Reductions

Like any insurance, this short-term disability insurance policy does have some exclusions. You will not receive benefits if:

- Your disability is the result of a self-inflicted injury or act of war
- You are not under the regular care of a doctor when you request disability benefits

Your benefits may be reduced if you are eligible to receive benefits from:

- A state disability plan or similar compulsory benefit act or law
- A retirement plan
- Social Security
- Any form of employment
- Workers' Compensation

A complete list of benefit exclusions and reductions is included in the policy. State restrictions may apply to this plan.

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Voluntary Short-term Disability Premium

Here's how little you pay with group rates.

Your estimated weekly premium is determined by multiplying your weekly salary amount (up to \$833) by your age-range premium factor. If your weekly salary exceeds \$833, multiply \$833 by your premium factor.

$$\begin{array}{r}
 \$ \text{ _____} \\
 \text{weekly salary} \\
 \times \\
 \text{_____} \\
 \text{premium factor} \\
 \hline
 =\$ \text{ _____} \\
 \text{weekly premium}
 \end{array}$$

Age Range	Premium Factor
0 - 24	0.00532
25 - 29	0.00532
30 - 34	0.00530
35 - 39	0.00530
40 - 44	0.00555
45 - 49	0.00568
50 - 54	0.00580
55 - 59	0.00593
60 - 64	0.00645
65 - 69	0.00667
70 - 74	0.00694
75 - 99	0.00694

The Lincoln National Life Insurance Company
Please see prior page for product information.

Voluntary Short-term Disability Insurance Premium Calculation

Build a financial
safety net — get cash
benefits when you're
sick or injured.





Long-term Disability Insurance

Make sure you can still pay your bills
if you're sidelined by injury or illness.





Vinylmax Windows provides this valuable benefit at no cost to you.

Full-Time Salaried Employees

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 \$5,000) starting 90 days after you are out of work and continuing up to age 65 or Social Security Normal Retirement Age (SSNRA), whichever is later
- *EmployeeConnect*SM 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)
 - Online tools, tutorials, videos and much more

ADDITIONAL DETAILS

Coverage Period for Your Occupation: 24 months. After this initial period, you may be eligible to continue receiving benefits if your disability prohibits you from performing any employment for which you are reasonably suited through your training, education, and experience. In this case, your benefits may be extended through the end of your maximum coverage period (benefit duration).

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 3 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.

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

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All Full-Time Hourly Employees of Vinylmax Windows

Benefits At-A-Glance

Voluntary Long-term Disability Insurance

The Lincoln Long-term Disability Insurance Premier Plan:

- Provides a cash benefit after you are out of work for 90 days or more due to injury, illness, or surgery
- Features group rates for Vinylmax Windows employees
- Includes *EmployeeConnect*SM services, which give you and your family confidential access to counselors as well as personal, legal, and financial assistance

Long-term Disability

Monthly benefit amount	60% of your monthly salary, limited to \$5,000 per month
Elimination period	90 days
Coverage period for your occupation	24 months
Maximum coverage period	5 years or up to age 70, whichever comes first

Elimination Period

- This is the number of days you must be disabled before you can collect disability benefits.
- The 90-day elimination period can be met through either total disability (out of work entirely) or partial disability (working with a reduced schedule or performing different types of duties).

Coverage Period for Your Occupation

- This is the coverage period for the trade or profession in which you were employed at the time of your disability (also known as your own occupation).
- You may be eligible to continue receiving benefits if your disability prohibits you from any employment for which you are reasonably suited through your training, education, and experience. In this case, your benefits are extended through the end of your maximum coverage period (benefit duration).

Maximum Coverage Period

- This is the total amount of time you can collect disability benefits (also known as the benefit duration).
- Benefits are limited to 24 months for mental illness; 24 months for substance abuse.

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 3 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.

Additional Plan Benefits	
Premium Waiver	Included
Progressive Income Benefit	Included
Family Care Expense Benefit	Included
Family Income Benefit	Included
Portability	Included

Open Enrollment

- When you are first offered this coverage (and during approved open enrollment periods), you can take advantage of this important coverage with no health examination.

Benefit Exclusions & Reductions

Like any insurance, this long-term disability insurance policy does have some exclusions. You will not receive benefits if:

- Your disability is the result of a self-inflicted injury or act of war
- You are not under the regular care of a doctor when you request disability benefits
- Your disability occurs while you are committing a felony or participating in a riot
- Your disability occurs while you are imprisoned for committing a felony
- Your disability occurs while you are residing outside of the United States or Canada for more than 12 consecutive months for a purpose other than work

Your benefits may be reduced if you are eligible to receive benefits from:

- A state disability plan or similar compulsory benefit act or law
- A retirement plan
- Social Security
- Any form of employment
- Workers' Compensation
- Salary continuance
- Sick leave

A complete list of benefit exclusions and reductions is included in the policy. State restrictions may apply to this plan.

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Voluntary Long-term Disability Insurance

Here's how little you pay with group rates.

Your estimated weekly premium is determined by multiplying your monthly salary amount (up to \$8,333) by your age-range premium rate. If your monthly salary exceeds \$8,333, multiply \$8,333 by your premium rate.

$$\begin{array}{r}
 \$ \quad \frac{\quad}{\text{monthly salary}} \\
 \times \quad \frac{\quad}{\text{premium rate}} \\
 \hline
 =\$ \quad \frac{\quad}{\text{weekly premium}}
 \end{array}$$

Age Range	Premium Rate
0 - 24	0.00031
25 - 29	0.00031
30 - 34	0.00056
35 - 39	0.00096
40 - 44	0.00167
45 - 49	0.00245
50 - 54	0.00348
55 - 59	0.00493
60 - 64	0.00584
65 - 69	0.00500
70 - 74	0.00321
75 - 99	0.00321

The Lincoln National Life Insurance Company
Please see prior page for product information.

Voluntary Long-term Disability Insurance Premium Calculation | Premier Plan



Term Life and AD&D Insurance

Protect the most important
people in your life.





Vinylmax Windows provides this valuable benefit at no cost to you.

Full-Time Employees

Term Life and AD&D Insurance

Safeguard the most important people in your life.

Think about what your loved ones may face after you're gone. Term life insurance can help them in so many ways, like covering everyday expenses, paying off debt, and protecting savings. AD&D provides even more coverage if you die or suffer a covered loss in an accident.

AT A GLANCE:

- A cash benefit of \$25,000 to your loved ones in the event of your death, plus a matching 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
- *Accident Plus* - If you suffer an AD&D loss in an accident, you may also receive benefits for the following on top of your core AD&D benefits: coma, plegia, education, child care, spouse training, and more.
- *LifeKeys*[®] services, which provide access to counseling, financial, and legal support
- *TravelConnect*[®] services, which give 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 life insurance information for details.

ADDITIONAL DETAILS

Conversion: You can convert your group term life coverage to an individual life insurance policy without providing evidence of insurability if you lose coverage due to leaving your job or for another reason outlined in the plan contract. AD&D benefits cannot be converted.

Benefit Reduction: Coverage amounts begin to reduce at age 65 and benefits terminate at retirement. See the plan certificate for details.

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[Benefits Overview](#) | [The Lincoln National Life Insurance Company](#)

Full-Time Employees of Vinylmax Windows

Benefits At-A-Glance

Voluntary Term Life and AD&D Insurance

The Lincoln Term Life and AD&D Insurance Plan:

- Provides a cash benefit to your loved ones in the event of your death
- Provides an additional cash benefit to your loved ones if you die — or to you if you lose a limb or your eyesight — in a covered accident
- Features group rates for Vinylmax Windows employees
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support services
- Also includes *TravelConnect*® services, which give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home

Employee	
Newly hired employee guaranteed coverage amount	\$200,000
Continuing employee guaranteed coverage annual increase amount	Choice of \$10,000 or \$20,000
Maximum coverage amount	5 times your annual salary (\$500,000 maximum in increments of \$10,000)
Minimum coverage amount	\$10,000
AD&D coverage amount	Equal to the life insurance amount chosen
Spouse	
Newly hired employee guaranteed coverage amount	\$30,000
Continuing employee guaranteed coverage annual increase amount	Choice of \$5,000 or \$10,000
Maximum coverage amount	50% of the employee coverage amount (\$100,000 maximum in increments of \$5,000)
Minimum coverage amount	\$5,000
AD&D coverage amount	Equal to the life insurance amount chosen
Dependent Children	
6 months to age 26 guaranteed coverage amount	\$20,000
Age 14 days to 6 months guaranteed coverage amount	\$100

What your benefits cover

Employee Coverage

Guaranteed Life and AD&D Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to \$200,000 without providing evidence of insurability.
- Annual Limited Enrollment: If you are a continuing employee, you can increase your coverage amount by \$10,000 or \$20,000 without providing evidence of insurability. If you submitted evidence of insurability in the past and were declined for medical reasons, you may be required to submit evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.
- You can increase this amount by up to \$20,000 during the next limited open enrollment period.

Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 5 times your annual salary (\$500,000 maximum) with evidence of insurability. See the Evidence of Insurability page for details.
- The maximum coverage amount for employees 70 and older who are electing coverage for the first time is \$50,000.

Spouse Coverage - You can secure term life and AD&D insurance for your spouse if you select coverage for yourself.

Guaranteed Life and AD&D Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to 50% of your coverage amount (\$30,000 maximum) for your spouse without providing evidence of insurability.
- Annual Limited Enrollment: If you are a continuing employee, you can increase the coverage amount for your spouse by \$5,000 or \$10,000 without providing evidence of insurability. If you submitted evidence of insurability in the past and were declined for medical reasons, you may be required to submit evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.
- You can increase this amount by up to \$10,000 during the next limited open enrollment period.

Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 50% of your coverage amount (\$100,000 maximum) for your spouse with evidence of insurability.

Dependent Children Coverage - You can secure term life insurance for your dependent children when you choose coverage for yourself.

Guaranteed Life Insurance Coverage Options: \$10,000 and \$20,000.

Voluntary Life and AD&D Insurance Benefits At-A-Glance

Additional Plan Benefits

Accelerated Death Benefit	Included
Premium Waiver	Included
Conversion	Included
Portability	Included
Seat Belt & Airbag	Included with AD&D
Common Carrier	Included with AD&D

Benefit Exclusions

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

For life insurance, a suicide exclusion may apply.

For AD&D, benefits will not be paid if death results from suicide, or death/dismemberment occurs while:

- Inflicting or attempting to inflict injury to one's self
- Participating in a riot or as a result of war or act of war
- Serving as a member of the military, including the Reserves and National Guard
- Committing or attempting to commit a felony
- Deliberately inhaling gas (such as carbon monoxide) or using drugs other than those prescribed by a physician and administered as prescribed
- Flying in a non-commercial airplane or aircraft, such as a balloon or glider
- Driving while intoxicated (with a blood alcohol level of .08 grams or more per 100 milliliters of blood)

In addition, the AD&D insurance policy does not cover sickness or disease, including the medical and surgical treatment of a disease.

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

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Weekly Voluntary Life and AD&D Insurance Premium

Here's how little you pay with group rates.

Employee Age Range	Life & AD&D Premium Rate Factor
0 - 24	0.0000226
25 - 29	0.0000226
30 - 34	0.0000249
35 - 39	0.0000272
40 - 44	0.0000376
45 - 49	0.0000558
50 - 54	0.0000847
55 - 59	0.0001295
60 - 64	0.0001915
65 - 69	0.0003282
70 - 99	0.0005232

Group Rates for You

The estimated weekly premium for life and AD&D insurance is determined by multiplying the desired amount of coverage (in increments of \$10,000) by the employee age-range premium factor.

$$\text{\$} \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} = \text{\$} \underline{\hspace{2cm}}$$

coverage amount premium factor weekly premium

Note: Rates are subject to change and can vary over time.

Employee Age Range	Life & AD&D Premium Rate Factor
0 - 24	0.0000226
25 - 29	0.0000226
30 - 34	0.0000249
35 - 39	0.0000272
40 - 44	0.0000376
45 - 49	0.0000558
50 - 54	0.0000847
55 - 59	0.0001295
60 - 64	0.0001915
65 - 69	0.0003282
70 - 99	0.0005232

Group Rates for Your Spouse

The estimated weekly premium for life and AD&D insurance is determined by multiplying the desired amount of coverage (in increments of \$5,000) by the employee age-range premium factor.

$$\text{\$} \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} = \text{\$} \underline{\hspace{2cm}}$$

coverage amount premium factor weekly premium

Note: Rates are subject to change and can vary over time.

Dependent Children Weekly Premium for Life Insurance Coverage

Coverage Amount	Weekly Premium
\$10,000	\$0.64
\$20,000	\$1.28

Group Rates for Your Dependent Children

One affordable weekly premium covers all of your eligible dependent children.

Note: You must be an active Vinylmax Windows employee to select coverage for a spouse and/or dependent children. To be eligible for coverage, a spouse or dependent child cannot be confined to a health care facility or unable to perform the typical activities of a healthy person of the same age and gender.

The Lincoln National Life Insurance Company
Please see prior page for product information.

Voluntary Life and AD&D Insurance At-A-Glance

Feel confident about your
coverage selections.





Dental Insurance

Take good care of your
teeth—and your budget.



Benefits At-A-Glance

Dental Insurance

The Lincoln DentalConnect® PPO Plan:

- Covers many preventive, basic, and major dental care services
- Also covers orthodontic treatment for children
- Features group coverage for Vinylmax Windows employees
- Allows you to choose any dentist you wish, though you can lower your out-of-pocket costs by selecting a network provider
- Does not make you and your loved ones wait six months between routine cleanings

	In-Network	Out-of-Network
Calendar (Annual) Deductible	Individual: \$50 Family: \$150 Waived for: Preventive	Individual: \$50 Family: \$150 Waived for: Preventive

Deductibles are combined for basic and major In-Network services.
Deductibles are combined for basic and major Out-of-Network services.

Annual Maximum	\$1,500	\$1,500
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Annual Maximums are combined for preventive, basic, and major services.

Lifetime Orthodontic Max	\$1,500	\$1,500
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Orthodontic Coverage is available for dependent children.

Waiting Period	<p>This plan includes an additional waiting period if you do not enroll within the defined timeframe when it is first offered to you or within an annual open enrollment period.</p> <ul style="list-style-type: none"> • 12 months for basic services • 12 months for major services • 12 months for orthodontic services
-----------------------	---

Preventive Services	In-Network	Out-of-Network
Routine oral exams Bitewing X-rays Routine cleanings Fluoride treatments Space maintainers for children	100% No Deductible	100% No Deductible
Basic Services	In-Network	Out-of-Network
Full-mouth or panoramic X-rays Other dental X-rays (including periapical films) Sealants Problem focused exams Consultations Palliative treatment (including emergency relief of dental pain) Injections of antibiotics and other therapeutic medications Fillings Prefabricated stainless steel and resin crowns Simple extractions Surgical extractions Oral surgery Biopsy and examination of oral tissue (including brush biopsy) General anesthesia and I.V. sedation Prosthetic repair and recementation services Endodontics (including root canal treatment) Periodontal maintenance procedures Non-surgical periodontal therapy Periodontal surgery	80% After Deductible	80% After Deductible
Major Services	In-Network	Out-of-Network
Bridges Full and partial dentures Denture relines and rebase services Crowns, inlays, onlays and related services	50% After Deductible	50% After Deductible
Orthodontics	In-Network	Out-of-Network
Orthodontic exams X-rays Extractions Study models Appliances	50%	50%
In-Network/Out-of-Network Dentists	In-Network	Out-of-Network
To find an in-network dentist near you, visit www.LincolnFinancial.com/FindADentist . This plan lets you choose any dentist you wish. However, your out-of-pocket costs are likely to be lower when you choose an in-network dentist. For example, if you need a crown...	...you pay a deductible (if applicable), then 50% of the remaining discounted fee for PPO members. This is known as a PPO contracted fee.	... you pay a deductible (if applicable), then 50% of the maximum allowable charge (MAC) which is the maximum expense covered by the plan. You are responsible for the difference between the maximum allowable charge and the dentist's billed charge.

With the Lincoln Dental Mobile App

- Find a network dentist near you in minutes
- Have an ID card on your phone
- Customize the app to get details of your plan
- Find out how much your plan covers for checkups and other services
- Keep track of your claims

Lincoln DentalConnect® Online Health Center

- Determine the average cost of a dental procedure
- Have your questions answered by a licensed dentist
- Learn all about dental health for children, from baby's first tooth to dental emergencies
- Evaluate your risk for oral cancer, periodontal disease and tooth decay

Covered Family Members

When you choose coverage for yourself, you can also provide coverage for:

- Your spouse.
- Dependent children, up to age 26.

Benefit Exclusions

Like any coverage, this dental coverage does have some exclusions.

- The plan does not cover services started before coverage begins or after it ends. Benefits are limited to appropriate and necessary procedures listed in the summary plan description. Benefits are not payable for duplication of services. Covered expenses will not exceed the summary plan description's allowances.
- Plan benefits are not payable for a condition that is covered under Workers' Compensation or a similar law; that occurs during the course of employment or military service or involvement in an illegal occupation, felony, or riot; or that results from a self-inflicted injury.
- The plan does not cover an orthodontia treatment plan started before coverage begins unless the member was receiving orthodontia benefits from the employer's previous group dental summary plan description. In this case, Lincoln Financial will continue orthodontia benefits until the combined benefit paid by both policies is equal to this summary plan description's lifetime orthodontia maximum. Plan benefits are not payable if the orthodontic appliance was installed after the age of 19.
- In certain situations, there may be more than one method of treating a dental condition. This summary plan description includes an alternative benefits provision that may reduce benefits to the lowest-cost, generally effective, and necessary form of treatment.
- Certain conditions, such as age and frequency limitations, may impact your coverage. See the summary plan description for details.
- This plan includes continuation of coverage for employees with dental coverage from a previous employer. The member is required to complete the Continuity of Coverage form located on www.lfg.com. The form must be provided to us prior to the effective date to be eligible for continuation of coverage.

A complete list of benefit exclusions is included in the summary plan description.

This is not intended as a complete description of the coverage offered. Controlling provisions are provided in the summary plan description, and this summary does not modify coverage. A summary plan description will be made available to you that describes the benefits in greater detail. Refer to your summary plan description for your maximum benefit amounts.

Lincoln DentalConnect® health center Web content is provided by go2dental.com, Santa Clara, CA. Go2dental.com is not a Lincoln Financial Group® company. Coverage is subject to actual summary plan description language. Each independent company is solely responsible for its own obligations.

The Lincoln National Life Insurance Company (Fort Wayne, IN), does not conduct business in New York, nor is it licensed to do so. In New York, business is conducted by Lincoln Life & Annuity Company of New York (Syracuse NY). Both are Lincoln Financial Group Companies.



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Dental Coverage | At-A-Glance

DTL-ENRO-BRC001-OH

Dental Rate

Here's how little you pay with group rates.

As a Vinylmax Windows employee, you can take advantage of this dental coverage for less than \$0.41 a day. Plus, you can add loved ones to the plan for just a little more.

Your employer contributes 50% toward the cost of your coverage and 50% toward the cost of your dependents' coverage. Your estimated cost is itemized below.

Coverage	Weekly Rate
Employee only	\$2.87
Employee & family	\$7.04

The Lincoln National Life Insurance Company

Please see prior page for product information.

Dental Coverage | Rate Calculation

Taking care of your loved ones is a big responsibility. Lincoln Financial can make it a little easier.





Accident Insurance

Protect yourself and your loved ones with cash benefits for accidental injuries.



Full-Time Employees at Vinylmax Windows:

Benefits At-A-Glance

Accident Insurance

The Lincoln Group Accident Insurance:

- Provides cash benefits if you or a covered family member is accidentally injured
- Features group rates for Vinylmax Windows employees
- Benefits are focused on the family, safety and accident prevention

Emergency Treatment	Your Cash Benefit
Ambulance	\$225
Air ambulance	\$1,125
Emergency care	\$150
X-ray (within 60 days of the accident)	\$30 at initial visit
Initial care visit	\$75
Major diagnostic exam	\$150

Fractures*	Your Cash Benefit
Fingers, toes	\$100
Ankle, arm (elbow to wrist), elbow, foot (except toes), hand (except fingers), kneecap, rib, shoulder blade, vertebral process, wrist	\$450
Coccyx, collarbone, lower jaw, sternum	\$525
Arm (shoulder to elbow), bones of the face, nose, upper jaw	\$875
Leg (knee to ankle), pelvis, skull non-depressed, vertebral body	\$1,750
Hip, leg (hip to knee)	\$2,625
Skull depressed	\$3,500
Surgical treatment	2x nonsurgical benefit
Chip fracture	25% of fracture benefit

*Fracture benefits listed are nonsurgical. Treatment for the fracture must occur within 90 days of the accident. The combined maximum of all fractures is two times the highest fracture payable.

No money is due at enrollment. Your premium simply comes out of your paycheck.

Dislocations*	Your Cash Benefit
Fingers, toes	\$100
Collarbone (acromio and separation), elbow, hand (except fingers), lower jaw, shoulder, wrist	\$450
Ankle, collarbone (sternoclavicular), foot (except toes)	\$875
Knee (except kneecap)	\$1,750
Hip	\$2,625
Surgical treatment	2x nonsurgical benefit
Partial dislocation	25% of dislocation benefit

*Dislocation benefits listed are nonsurgical. Treatment for the dislocation must occur within 90 days of the accident. The combined maximum of all dislocations is two times the highest dislocation payable.

Specific Injuries	Your Cash Benefit
Blood, plasma, platelets	\$375
2 nd or 3 rd degree burns: based upon surface area burned	\$100-\$10,000
Skin grafts	25% of burn benefit
Concussion	\$150
Dental crown	\$150
Dental extraction	\$75
Eye (surgical repair)	\$300
Eye (removal of foreign object)	\$150
Laceration: based upon the need for and length of sutures	\$35-\$400
Traumatic brain injury	\$5,000
Surgical benefits:*	
Arthroscopic	\$150
Cranial	\$1,125
Hernia	\$150
Thoracic/open abdominal	\$1,500
Ligaments, tendons, rotator cuff	\$750
Knee cartilage	\$750
Ruptured disc	\$750
Surgical repair under general anesthesia	\$225
Surgical repair under conscious sedation	\$125

*Benefits will be paid up to two times the highest surgical benefit payable for all surgeries.

Hospitalization and ongoing care	Your Cash Benefit
----------------------------------	-------------------

Accident hospital admission	\$1,000
Accident intensive care admission	\$1,500
Accident hospital daily confinement	\$200
Accident intensive care daily confinement	\$400
Alternative care/rehab facility daily confinement	\$150
Physician follow-up visits (up to 2 visits)	\$75
Physical, occupational and chiropractic therapy (up to 6 sessions)	\$35
Epidural/cortisone pain management (up to 1 injection)	\$75
Medical mobility devices	\$75
Wheelchair (expected use less than one year)	\$150
Wheelchair (expected use one year or more)	\$300
Prosthesis (per limb)	\$750

Recovery assistance	Your Cash Benefit
Family care	\$75
Companion lodging (100+ miles from home)	\$150 per night up to 30 nights
Transportation (100+ miles from home)	\$300 per trip up to three trips

Moving Vehicle Benefits	Your Cash Benefit
Moving vehicle injury	\$100
Moving vehicle death	\$2,500
Safe driver injury/death: seat belt	Additional 25% of motor vehicle injury or death benefit
Safe driver injury/death: air bag	Additional 25% of motor vehicle injury or death benefit
Safe driver injury/death: motor vehicle helmet	Additional 25% of motor vehicle injury or death benefit
Safe rider: other helmet (bicycle, scooter, skateboard, etc.)	\$100

Accidental Death & Dismemberment Benefit	Your Cash Benefit
Accidental death	
Your death	\$25,000
Your spouse or life partner	\$10,000
Your child	\$5,000
Common carrier death	
Your death	\$50,000
Your spouse or life partner	\$20,000
Your child	\$10,000
<i>A common carrier is any land, air or water conveyance licensed to</i>	

Group Accident Insurance | Benefits At-A-Glance

<i>transport passengers for hire.</i>	
Transportation of remains (100+ miles)	\$5,000
Loss of hand, foot, arm, leg, eye or hearing in one ear	\$5,000
Loss of finger, thumb, toe	\$250
Severe loss (loss of sight in both eyes, loss of hearing in both ears, loss of speech, loss of both arms, loss of both legs, loss of arm and leg, paraplegia, hemiplegia, loss of both arms and both legs, quadriplegia)	\$10,000
Education: This benefit is paid if an insured person dies within 365 days of a covered accident and is survived by one or more full-time students. <i>The education benefit is payable for each full-time student.</i>	10% of Accidental death benefit
Spouse training: This benefit is paid if a covered employee or dependent spouse dies within 365 days of a covered accident and the surviving spouse is enrolled as a student. <i>The spouse training benefit covers students enrolled in any school that retrains or refreshes skills needed for employment within 365 days from the date of death.</i>	10% of Accidental death benefit
Modification to home/auto: This benefit is payable for modifications to make the principal residence accessible or the vehicle rideable if the insured suffers a severe loss. <i>This benefit is payable once per person within 365 days of the accident.</i>	\$1,000

Additional Plan Benefits

Portability	Included
Child Sports Injury Benefit	Included

Optional Benefit

Sickness Hospital Confinement Benefit	Your Cash Benefit
Sickness hospital admission	\$500
Sickness hospital daily confinement	\$100
Sickness intensive care daily confinement	\$200

Optional Sickness Hospital Confinement Benefits	
Pre-existing condition exclusion	12/12

Benefit Exclusions

Accident insurance covers many injuries that result from a covered event; though, the policy does have some exclusions. These are:

1. disease, physical or mental infirmity, sickness, or medical or surgical treatment of these;
2. suicide, attempted suicide or any intentionally self-inflicted injury, while sane or insane;
3. voluntary intake or use by any means of any drugs, poison, gas, or fumes, except when:
 - a. prescribed or administered by a physician, and
 - b. taken in accordance with the physician's instructions;
4. committing or attempting to commit a felony;
5. war or any act of war, declared or undeclared;
6. participation in a riot, insurrection or rebellion of any kind;
7. military duty, including the Reserves or National Guard;
8. travel or flight in or on any aircraft, except:
 - a. as a fare-paying passenger on a regularly scheduled commercial flight; or
 - b. as a passenger, pilot or crew member in the group policyholder's aircraft while flying for the group policyholder's business, provided:
 - i. the aircraft has a valid U.S. airworthiness certificate (or foreign equivalent); and
 - ii. the pilot has a valid pilot's certificate with a nonstudent rating authorizing him to fly the aircraft;
9. driving a vehicle while intoxicated, as defined by the jurisdiction where the accident ;
10. cosmetic or elective surgery;
11. injury sustained while confined to jail, workhouse or other corrections facility when it is due to an act of the facility and law enforcement is liable;
12. participating in, practicing for, or officiating any semi-professional or professional sport;
13. riding in or driving in any motor driven vehicle for race, stunt show or speed test;
14. an injury sustained while residing outside the U.S., U.S. territories, Canada or Mexico for more than 12 months;
15. bungee cord jumping, mountaineering or base jumping;
16. skydiving, parachuting or jumping from any aircraft for recreational purposes;

This is not intended as a complete description of the insurance coverage offered. While benefit amounts stated in this summary are specific to your coverage, other items may summarize our standard product features and not the specific features of your coverage. 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 policy 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.

Benefits may vary by state, have limits on the number of services provided, or limit the time frame in which the services must be rendered. See your certificate booklet or policy for more information.

Insurance products (policy series GL401) 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 (policy series GL401) are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY). Both are Lincoln Financial Group® companies. Product availability and/or features may vary by state. Limitations and exclusions apply.

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Group Accident Insurance | Benefits At-A-Glance

ACC-ENRO-BRC001-OH

Accident Insurance Premium

Here's how little you pay with group rates

As a Vinylmax Windows employee, you can take advantage of this accident insurance plan for less than \$1 a day. Plus, you can add loved ones to the plan for just a little more.

Coverage	Weekly Premium
Employee only	\$3.35
Employee & spouse	\$5.47
Employee & child/children	\$5.87
Employee & family	\$7.97

Sickness Hospital Confinement is available for an additional cost. See the Summary of Benefits for more detail.

Sickness Hospital Confinement Benefit Coverage	Weekly Premium
Employee only	\$2.89
Employee & spouse	\$6.83
Employee & child/children	\$6.45
Employee & family	\$10.50

Note: The premiums for this coverage will not change due to your age. The premium for employee & child/children and employee & family coverage includes all children.

The Lincoln National Life Insurance Company
Please see prior page for product information.

Financial security for
you and your loved ones
starts here.





Critical Illness Insurance

Give yourself one less
thing to worry about.



Benefits At-A-Glance

Critical Illness Insurance

The Lincoln Critical Illness Insurance plan:

- Provides cash benefits if you or a covered family member is diagnosed with a critical illness or event while insured under this plan
- Benefits are paid in addition to what is covered under your health insurance
- Features group rates for Vinylmax Windows employees
- Includes access to a Personal Health Advocate who can assist you in managing healthcare services for you and your entire family
- There are no waiting periods or overall plan maximums

Coverage for you

Critical Illness Insurance Employee	
Guaranteed coverage amount	\$20,000
Maximum coverage amounts	Choice of \$10,000, \$15,000, and \$20,000

Guaranteed Coverage Amounts

- You can choose from the coverage amounts above without providing evidence of insurability (documentation of your health history). Amounts above the guaranteed amount will require evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required.

Coverage for your spouse

You can secure Critical Illness Insurance for your spouse when you choose coverage for yourself.

Critical Illness Insurance Spouse	
Guaranteed coverage amounts	\$10,000
Maximum coverage amounts	Choice of \$5,000, \$7,500, and \$10,000 (up to 50% of the employee coverage amount)

Guaranteed Coverage Amounts

- You can choose from the coverage amounts for your spouse without providing evidence of insurability (documentation of your spouse's health history). Amounts above the guaranteed amount will require evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required.

Coverage for your dependent children

You can elect Critical Illness Insurance for your dependent children when you choose coverage for yourself.

Critical Illness Insurance Dependent Children	
Guaranteed coverage amounts	\$2,500, \$5,000, and \$10,000 (up to 50% of the employee coverage amount)

Guaranteed Coverage Amounts

- You can choose from the coverage amounts above for your dependent children.

No money is due at enrollment. Your premium simply comes out of your paycheck.

Core Benefits

Covered Conditions	
Heart attack	100%
Stroke	100%
Invasive Cancer	100%
Renal (kidney) failure	100%
Major organ failure (heart, lung, liver, pancreas, or intestine)	100%
Arterial/vascular disease	25%
Noninvasive cancer (in situ)	30%
Additional Childhood Conditions	
Cerebral palsy	100%
Cleft lip, cleft palate	100%
Cystic fibrosis	100%
Down syndrome	100%
Muscular dystrophy	100%
Spina bifida	100%
Type 1 diabetes	100%
Supplemental Conditions	
Accidental Injuries Benefit	
Severe burns, permanent paralysis or traumatic brain injuries	100%
Additional Plan Feature(s)	
Health Advocate Services	Included
Portability	Included

Note: See the policy for details and specific requirements for each of these features.

Benefit Exclusions

The plan includes only covered conditions or losses that are diagnosed while this insurance is in force. Benefits are not payable for any covered conditions or loss caused or contributed to by:

1. suicide, attempted suicide, or any intentionally self-inflicted injury, while sane or insane;
2. committing or attempting to commit a felony;
3. war or any act of war, declared or undeclared;
4. participation in a riot, insurrection or rebellion of any kind; or
5. a covered condition sustained while residing outside the United States, U.S. Territories, Canada, or Mexico for more than 12 months.

Benefits will not be payable if the insured person is incarcerated in any type of penal or detention facility. A benefit for heart attack or sudden cardiac arrest is not payable if the event occurs during a medical procedure.

During the first 12 of coverage benefits will not be payable for a pre-existing condition. A "pre-existing" condition is one in which you or an insured dependent receive treatment during the 12 months prior to the effective date of coverage. Treatment means consultation, care, and services provided or prescribed by a Physician for which symptoms exist.

If you are a participant in a Critical Illness plan which this plan replaces and are diagnosed with a pre-existing condition, we will consider whether the condition was payable under the prior plan when determining if it will be payable under this plan.

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

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 contract, the contract will govern.

Some benefits have limits on the number of services provided or limit the time frame in which the services must be rendered. See your certificate booklet or policy for more information. This insurance product does not satisfy the requirement of minimum essential coverage under the Affordable Care Act.

Health advocacy services are provided by Health Advocate, Inc. (Plymouth Meeting, PA), the nation's leading healthcare advocacy company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations. Health Advocate does not replace health insurance coverage, provide medical care or recommend treatment.

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Group Critical Illness Insurance | Benefits At-A-Glance

Critical Illness Insurance Premium

Here's how little you pay with group rates.

Group Rates for You

Employee | Weekly Premiums

Employee Age Range	\$10,000	\$15,000	\$20,000
0 - 24	\$0.51	\$0.77	\$1.02
25 - 29	\$0.71	\$1.07	\$1.42
30 - 34	\$0.95	\$1.43	\$1.90
35 - 39	\$1.38	\$2.07	\$2.76
40 - 44	\$2.29	\$3.44	\$4.59
45 - 49	\$3.81	\$5.72	\$7.62
50 - 54	\$5.63	\$8.44	\$11.26
55 - 59	\$7.75	\$11.63	\$15.50
60 - 64	\$11.22	\$16.84	\$22.45
65 - 69	\$16.06	\$24.09	\$32.12
70 - 99	\$16.06	\$24.09	\$32.12

Group Rates for Your Spouse

Spouse | Weekly Premiums

Employee Age Range	\$5,000	\$7,500	\$10,000
0 - 24	\$0.26	\$0.38	\$0.51
25 - 29	\$0.36	\$0.53	\$0.71
30 - 34	\$0.48	\$0.71	\$0.95
35 - 39	\$0.69	\$1.04	\$1.38
40 - 44	\$1.15	\$1.72	\$2.29
45 - 49	\$1.91	\$2.86	\$3.81
50 - 54	\$2.81	\$4.22	\$5.63
55 - 59	\$3.88	\$5.81	\$7.75
60 - 64	\$5.61	\$8.42	\$11.22
65 - 69	\$8.03	\$12.05	\$16.06
70 - 99	\$8.03	\$12.05	\$16.06

Group Rates for Your Dependent Children

Dependent Children | Weekly Premiums

Age Range	\$2,500	\$5,000	\$10,000
0 - 26	\$0.23	\$0.46	\$0.93

The Lincoln National Life Insurance Company
Please see prior page for product information.

Group Critical Illness Insurance | Benefits At-A-Glance

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LCN-3742796-090121

PDF 9/21 **Z02**

Order code: EED-ENRBC-CVR001



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Evidence of insurability

Instructions for online submission



What is EOI and when is it needed?

EOI is the information we use to verify your good health when you're purchasing life, disability, or critical illness insurance. We require EOI if you are:

- Buying an insurance amount higher than the guaranteed amount for your plan
- Already enrolled and want to increase coverage



Get started now

1. Log in to my [MyLincolnPortal.com](https://mylincolnportal.com). First time user? Register using
2. Click "Complete Evidence of Insurability."
3. Answer the questions about you and other applicants. You'll be asked:
 - General applicant information, such as date of birth, height, and weight
 - Qualifying questions, including if you or other applicants have been diagnosed with a disease or are prescribed medications for a condition
 - Medical questions—if you or other applicants have a condition, we may need to know a little more about it, such as the name, diagnosis date, and treatments
4. Review your responses, then electronically sign and submit your application.
5. Save your confirmation report.



What happens next?

In some cases, you may be auto-approved for coverage. If not, we'll review your application and contact you if more information is required. In all cases, we'll notify you of your application outcome.

Submitting EOI made easy

- Minimal questions**
The online questionnaire adjusts to your responses, so you only answer questions that are relevant to you.
- Guided support**
Quick tips and search-as-you-type features help you provide quick and appropriate responses.
- Instant confirmation**
You'll receive email acknowledgment that we've received your application. In some cases, you may be automatically approved.



Questions?

For more information, contact your human resources department.

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LCN-3543154-041221

PDF 7/22 **Z05**

Order code: DIS-EOIIS-FLI001_Z05



Increasing life coverage during limited open enrollment

Life insurance

Limited open enrollment

This is a type of enrollment period when employees can elect life insurance or make changes to their existing life benefit amounts on a limited basis. You can implement a period of limited open enrollment for your employees on your policy anniversary.

How it works

During this enrollment period, employees can increase their life insurance in increments for themselves and their spouses without providing proof of good health to be considered for coverage.

An increment is the amount of life insurance coverage that an individual may purchase at one time. For example: If your insurance policy is sold in increments of \$10,000, your employee could increase his/her coverage by up to \$20,000 (two increments) during a limited open enrollment period. The increment amount may change based on your plan design.

Who is eligible

Employees who have already participated in initial enrollment can increase coverage for themselves and their spouse.

Employees who already enrolled in life coverage under the Guarantee Issue amount can increase coverage for themselves and their spouse.

Employees who already successfully enrolled in life coverage over the Guarantee Issue amount can increase coverage for themselves and their spouse.

Employees who declined to participate during initial enrollment can increase coverage for themselves and their spouse.

In any of these scenarios, all additional plan rules apply. Amounts that coverage can increase will vary by plan.

Who is not eligible

Employees or spouses who have previously requested life insurance from Lincoln Financial Group but were declined for coverage.

Employees or spouses who have withdrawn a previous request for additional coverage.

Employees who are not actively at work on the date the coverage increase takes effect—meaning, the employee is not regularly performing all customary duties of his or her occupation at your place of business.

Employees who were covered under another carrier's policy and now grandfathered into Lincoln's coverage (takeover).

Spouses who are in a period of limited activity—meaning, the spouse is confined to a healthcare facility; or, whether confined or not, is unable to perform the regular and usual activities of a healthy person of the same age and gender.

Requirements and exclusions

Some plan limitations may apply:

- 50% employee to spouse benefit
- 5x salary limitations
- Age 70 benefit limitations
- Age reductions

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Because life
doesn't always
go as planned.



No matter how well you plan, unexpected challenges will arise. When they do, help and support are nearby – thanks to *LifeKeys*® services from Lincoln Financial Group.

LifeKeys® services include:



Save money on shopping and entertainment

You have access to GuidanceResources® Online that includes 24/7 access to the Working Advantage discount network. You can save up to 60% on a variety of products and services, such as electronics, health and fitness, Broadway shows and much more. Also available in the GuidanceNow mobile app.



Help with important life matters

You'll find supportive tools and advice on a wide range of topics – including legal, financial, family and career on GuidanceResources® Online. It's one way to stay "in the know" on matters that impact your personal and professional life.



Protection against identity theft

Identity theft is widespread, and everyone is vulnerable. LifeKeys includes an online resource for the information you need to recognize and prevent identity theft – and restore your good name.



Online will preparation

Creating a will allows you to make vital decisions ahead of time – such as naming a guardian for your children or designating who will receive your property and assets after you pass away. Without a will, state officials will distribute your estate. EstateGuidance® offers you a quick and easy way to create and execute a will so you can rest easy knowing you've planned ahead for your family.



Guidance and support for your beneficiaries

LifeKeys' comprehensive program offers resources to help your loved ones address a range of common concerns. Services include grief counseling, advice on financial and legal matters and help coping with the occasional challenges of day-to-day life.

When you're enrolled in life or AD&D insurance, you have access to a wide range of services to help you and your loved ones through life's most important matters.

For your beneficiaries: help, guidance and support at a difficult time

The emotional impact of losing a loved one can be deep and long-lasting. All too often, financial or legal issues can add to the stress. *LifeKeys*® services can be a welcome resource for your beneficiaries.

These services are available for up to one year after a loss. Your beneficiaries will have access to six in-person sessions for grief counseling, legal, or financial information and unlimited phone counseling.

Grief counseling—advice, information and referrals on:

- Grief and loss
- Stress, anxiety and depression
- Memorial planning information
- Concerns about children and teens

Legal support—quick access to legal information on:

- Estate and probate law
- Real estate transactions
- Social Security survivor and child benefits
- Important documents your beneficiaries need

Financial services—online resources or advice from financial specialists on:

- Estate planning
- Budgeting
- Overcoming debt
- Bankruptcy
- Investments

Help with everyday life—comprehensive information on:

- Planning a memorial service
- Finding child care or elder care
- Financing your home
- Moving and relocation
- Making major purchases



It's easy to access *LifeKeys*® services. Just visit [GuidanceResources.com](https://www.GuidanceResources.com), download the *GuidanceNow* mobile app, or call 1-855-891-3684. (First-time user: Enter Web ID *LifeKeys*)

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Caring support and assistance when you travel



TravelConnect® services offer help, comfort and reassurance – helping make travel less stressful. If you're enrolled in life and/or AD&D insurance, you and your loved ones can count on *TravelConnect* services 24 hours a day, 7 days a week.

TravelConnect services you can count on during an emergency.*

You'll have dedicated support if you face an emergency when you're 100 or more miles from home. *TravelConnect* helps with:

- Arranging travel if you're injured and need emergency medical evacuation to a medical facility.
- Managing travel for a companion and/or your dependent children, including transportation expenses and accommodations of a qualified escort.
- Planning and paying for a safe evacuation because of a natural disaster, or a political or security threat.
- Arranging transportation of a deceased traveler.
- Securing emergency pet boarding and/or return and vehicle return.

Ongoing support when you're far from home.

From planning the trip until flying home, these *TravelConnect* services can help you on your way.

- Medical record requests
- Medication and vaccine delivery
- Medical, dental and pharmacy referrals
- Corrective lenses and medical device replacement
- Legal consultation
- Recovering lost or stolen documents or luggage
- ID recovery assistance
- Language translation services
- Destination information

TravelConnect®

GLOBAL ASSISTANCE PROGRAM

Provided by On Call International
Medical, security and travel assistance services
for participants traveling 100+ miles from home

Visit mysearchlightportal.com and enter Group ID #: LFGTravel123 for access to plan documents, international calling instructions and destination information.



Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life Assurance Company of Boston

LFE-TRVFE-FLI001



For a complete list of *TravelConnect*[®] services, go to mysearchlightportal.com and enter your Group ID: LFGTravel123.

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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.

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If you need medical, security or travel assistance, regardless of the nature or severity of your situation, contact On Call 24 hours a day:

Call collect from anywhere in the world:
+1-603-328-1955

Call toll free from U.S. or Canada:

866-525-1955

Email: mail@oncallinternational.com

Global Assistance Services must be coordinated and approved by On Call in order to be covered.

See your plan description for full terms and conditions of the services offered in your plan.



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