

**CERTIFICATE OF GROUP LIFE INSURANCE**



**SCHEDULE OF INSURANCE (CONTINUED)**

**OPTIONAL INSURANCE**

**LIFE AND AD&D INSURANCE**

Amount of Personal  
Life Insurance

AD&D Insurance  
Principal Sum

**SCHEDULE OF INSURANCE (CONTINUED)**

**DEPENDENTS INSURANCE**

Dependent	Amount of Spouse Life Insurance	Spouse AD&D Insurance Principal Sum
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## **CONVERSION PRIVILEGE**

If your insurance or insurance on a Dependent terminates for any reason except:



## **DEPENDENTS LIFE INSURANCE**

**DEATH BENEFIT.** If your Dependent dies while insured under the Policy, the Company will pay the amount of Dependents Life Insurance in effect on the date of the death. This amount is shown in the Schedule of Insurance. The death benefit will be paid to you. If you are not living when your Dependent dies, the death benefit will be paid to your beneficiary or in accord with the Facility of Payment section of the Policy.

**EXCLUSION.** Benefits will not be payable if your Dependent's death:

- (1) results from suicide, while sane or insane; and
- (2) occurs within two years after insurance or an increased amount of insurance for that Dependent

EVIDENCE OF INSURABILITY. Each of your Dependents must submit evidence of insurability to the





## **ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE**

**ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE  
CONTINUED**

**DEFINITIONS.**

## **SAFE DRIVER BENEFIT**

**BENEFIT.** If you die as a direct result of a covered auto accident, for which Accidental Death and Dismemberment Benefits are payable; then:

- (1) an additional Seat Belt Benefit will be payable, if you were wearing a properly fastened seat belt at the time of the accident; and
- (2) an additional Air Bag Benefit will be payable, if the auto was equipped with air bag(s).

The Seat Belt Benefit equals \$25,000 or 10% of the Principal Sum, whichever is less; and the Air Bag Benefit equals \$15,000 or 5% of the Principal Sum, whichever is less. The Seat Belt Benefit and the Air Bag Benefit will not be less than \$1,000. The Principal Sum is the amount payable because of the Insured Person's accidental death.

A copy of the police report must be submitted with the claim. The position of the seat belt or presence of an air bag must be certified by:

- (1) the official accident report; or
- (2) the coroner, traffic officer or other investigating officer.









CERTIFICATE AMENDMENT

TO BE ATTACHED TO THE CERTIFICATE FOR GROUP POLICY NO.: 000010142397

ISSUED TO: St. Luke's Health System

Your Certificate is amended by the addition of the following provisions.







## **LINCOLN FINANCIAL GROUP® PRIVACY PRACTICES NOTICE**

## **SECURITY OF INFORMATION**

We have an important responsibility to keep your information safe. We use safeguards to protect your information from unauthorized disclosure. Our employees are authorized to access your information only when they need it to provide you with products, services, or to maintain your accounts. Employees who have access to your personal information are required to keep it confidential. Employees are trained on the importance of data privacy.

Questions about your personal information should be directed to:

Lincoln Financial Group  
Attn: Enterprise Compliance and Ethics  
Corporate Privacy Office, 7C-01  
1300 S. Clinton St.  
Fort Wayne, IN 46802