



OPEIU Local 153 members of Joint Industry Board of the Electrical Industry

Voluntary AD&D Insurance

Benefits At-A-Glance

The Lincoln AD&D Insurance Plan:

- Provides a cash benefit to your loved ones if you die in an accident
- Provides a cash benefit to you if you suffer a covered loss in an accident
- Includes LifeKeys® services, which provide access to counseling, financial, and legal support

| Participants | |
|------------------|-----------|
| Coverage options | \$40,000. |

| Additional Plan Benefits | |
|---|----------|
| Safe Driver Benefit | Included |
| Exposure Benefit | Included |
| Disappearance Benefit | Included |
| Common Carrier Benefit | Included |
| Repatriation Benefit | Included |
| Enhanced Dismemberment Benefit For Dependent Children | Included |
| Helmet Benefit | Included |
| Surgical Reattachment Benefit | Included |
| Rehabilitation Reimbursement | Included |

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

Benefit Exclusions

Like any insurance, this AD&D insurance policy does have exclusions. Benefits will not be paid if death results from suicide, or death/dismemberment occurs while:

- Intentionally inflicting or attempting to inflict injury to one's self
- Participating in a war, act of war, or riot
- Serving on full-time active duty in the armed forces of any state or country (this does not include duty of 30 days or less training in the Reserves or National Guard)
- Flying on any non-commercial airplane or aircraft, such as a hot air balloon or glider (see the contract for details and exceptions)
- Flying on a commercial airline or aircraft as a pilot or crewmember
- Committing or attempting to commit a felony
- Deliberately inhaling gas (such as carbon monoxide) or using drugs other than those taken as prescribed by a licensed physician
- Driving while intoxicated, impaired, or under the influence of drugs

In addition, this 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.

Questions? Call 800-423-2765 and mention Group ID: IBEWLOC3B.

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.

LifeKeys® services are provided by ComPsych® Corporation, Chicago, IL. ComPsych®, EstateGuidance® and GuidanceResources® Online are registered trademarks of ComPsych® Corporation. ComPsych® is not a Lincoln Financial Group® company. Coverage is subject to actual contract language. Each independent company is solely responsible for its own obligations.

Insurance products (policy series GL1101) are issued by Lincoln Life & Annuity Company of New York (Syracuse, NY), a Lincoln Financial Group® company. Limitations and exclusions apply.

For use in New York only.





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