Universal Life Coverage

SUMMARY OF BENEFITS

Sponsored by: **Tarrant County Hospital**

With the convenience of a level premium payment, *Lincoln Employee Value*® Universal Life coverage provides permanent life insurance protection that won't decrease based on your age.

Eligibility — All employees actively at work and performing the regular duties of his or her occupation on the effective date of coverage and their spouses. Issue Ages 18-80.

***Lincoln Employee Value*® Universal Life Base Coverage Description**	
Benefit Description	**Benefit Amount**
Coverage Amount Employee Spouse Child (through Child Term Rider)	 $5,000 - $300,000 $5,000 - $150,000 $5,000 or $10,000
Guarantee Issue Employee	 Age 18 through 50 years: $75,000 Age 51 through 80 years: $25,000
Modified Guarantee Issue Spouse	 Age 18 through 50 years: $25,000 Age 51 through 80 years: $10,000
Accelerated Death Benefit Rider	75% of Coverage Amount
***Lincoln Employee Value*® Universal Life Optional Coverage Description**	
Benefit Description	**Benefit Amount**
Accidental Death Rider	1 or 2 times Coverage Amount $250,000 maximum Issue Ages 18-70
Waiver of Monthly Deductions Rider	Waives deductions for covered disability Issue Ages 18-60
Child Term Rider	$5,000 or $10,000 Child Issue Ages up to 26

Employees requesting coverage in excess of the Guarantee Issue amount will be required to satisfactorily answer Evidence of Insurability underwriting questions; any coverage in excess of the Guarantee Issue amount will not be effective unless and until the request is approved by the Company.

Spouses requesting coverage up to the Modified Guarantee Issue level will be required to satisfactorily answer Evidence of Insurability underwriting questions. Amounts requested in excess of the Modified Guarantee issue level will require satisfactory completion of additional Evidence of Insurability underwriting questions. Such coverage will not be effective unless and until the request is approved by the Company.

Suicide Exclusions

- This policy and its riders exclude benefits due to suicide, while the person is sane or insane, within the first two policy years. The amount payable will be no more than the sum of the premiums paid less any debt. See the terms of the policy and riders for additional details regarding the suicide exclusions.

Accidental Death Benefit Rider Exclusions:
A benefit will not be paid under this rider when injury occurs due to:

- Suicide or attempted suicide whether sane or insane;
- Bodily or mental infirmity, illness, disease or infection of any kind other than that occurring at the same time as and as the result of bodily injury;
- Voluntary taking of any kind of poison or drug unless such drug was taken as medication prescribed by a physician;
- War, declared or undeclared, or any act of war; or
- Service in the military, naval, or air forces of any country, combination of countries or international organization engaged in war or armed aggression, whether declared or undeclared.
- Travel or flight in or descent from or with any kind of aircraft where the insured has duties aboard the aircraft, is a pilot or crew member ,s giving or receiving any kind of training or participating in maneuvers, observation, or training as a member of the military, naval or air force of any country.

Waiver of Monthly Deductions Rider Exclusions:
An insured will not be eligible for a benefit under this rider when Total Disability results from:

- Intentionally self-inflicted injuries; or
- War or any act of war, or service in the military, naval or air force of any country, combination of countries or international organization engaged in war or armed aggression, whether declared or undeclared.

Child Term Rider Requirements

- A child must be released from the hospital for 24 hours following birth, in order to be an Insured Child

Child Term Rider Suicide Exclusions:
If the Insured, while sane or insane, commits suicide within 1 year from the effective date of this Rider, the amount payable under this Rider will be limited to the return of premiums paid for this Rider. If an Insured Child, while sane or insane, commits suicide within 1 year from the effective date of this Rider, no amount will be payable under this Rider.

For assistance or additional information Contact Lincoln Financial Group at	
(800) 423-2765; reference ID: **JPSHEALTH**	www.LincolnFinancial.com

This product is not available for sale in: NY

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NOTE: 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 describe the benefits in greater details. Should there be a difference between this summary and the policy, the policy will govern.

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