



BASIC LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

Life insurance, provided by Lincoln Financial Group, pays a lump-sum benefit to your beneficiaries to help meet expenses in the event you pass away. Accidental death and dismemberment (AD&D) insurance pays a benefit if you die or suffer certain serious injuries as the result of a covered accident. In the case of a covered accidental injury (such as loss of sight or the loss of a limb), the benefit you receive is a percentage of the total AD&D coverage you elected based on the severity of the accidental injury. **Faith Family Academy provides this benefit at no cost to you!**

Beneficiary Information

Situations often change, resulting in the need to update beneficiary information. You should review and update this information every year, or prior to retirement. Check with the Benefits Department for more information.

Basic Life / AD&D Insurance - For You	
	Basic Life and AD&D
Coverage Amount	\$25,000
Evidence of Insurability(EOI) / Proof of Good Health	Not required
Age Reduction Schedule	Benefits reduce by: 35% at age 65, 60% at age 70, 75% at age 75. Benefit terminates upon retirement.