



Lincoln Financial Group Life Insurance Conversion
ACTION MAY BE REQUIRED

RE: Company Paid and Optional Term Life Insurance

A Term Life & AD&D insurance policy is purchased for all full-time employees, by the company, in the amount of one and one-half times an employee's annual base salary. This policy is active for as long as an employee holds a full-time status.

Optional Term Life insurance is available and may be purchased by benefits-eligible employees, for yourself and dependents, which is only active for as long as an employee holds a benefits-eligible status.

Once you are placed in an ineligible status, you have the option to convert your policies into individual policies, which may be purchased without evidence of insurability. **The application and initial premium needs to be received by Lincoln Financial Group within 31 days of the date your coverage terminates under the group plan.** Upon approval, an individual life policy will be issued without evidence of insurability. The rates are based upon your age at your nearest birthday.

For additional questions or to convert your policy, please contact Lincoln Financial Group directly at 855-818-2883.

Respectfully,

A handwritten signature in black ink that reads "Erica Howard".

Erica Howard
Hendrick Health Director, Benefits
Human Resources