III. TERM LIFE INSURANCE

A. OCPS-PAID TERM LIFE INSURANCE

B. DEPENDENT TERM LIFE INSURANCE
III. TERM LIFE INSURANCE

A. OCPS-PAID TERM LIFE INSURANCE
   (Including Accidental Death and Dismemberment)

**BASIC BENEFIT**
One-hundred percent of your base annual salary, with a minimum benefit of $7,500 and a $500,000 maximum. Included is an Accidental Death and Dismemberment (AD&D) plan.

**REDUCTIONS**
Your Basic Life Insurance benefit will be reduced as follows:

- Less than age 70, no benefit reduction.
- At age 70, benefits will reduce by 35% of the original amount.
- At age 75, benefits will reduce an additional 15% of the original amount.

**BENEFIT**
If covered persons die while insured for employee life insurance, Lincoln Financial Group will pay the benefit to their beneficiary according to the terms of this policy, after we receive satisfactory proof of death.

**ACTIVELY AT WORK**
If an employee is not actively at work on the date coverage is to become effective, the employee will not become insured until the day they return to full-time, active duty. To be considered actively at work an employee must be performing his or her regular job duties for the employer. If an employee is not at work on the date the insurance would otherwise start because of vacation, holiday, or because it is not a regular workday, the insurance will start on that day if the employee is not disabled on that day, and he or she was actively at work on his or her last scheduled work day.

**CONTINUATION**
This coverage may be continued according to the terms of this policy when covered persons are no longer working due to:

1. a total disability (only upon approval of waiver of premium);
2. an approved leave of absence (other than for military service);
3. a temporary lay-off; or
4. an approved sabbatical leave.

**TERMINATION OF COVERAGE**
Your insurance will end on the earliest of:

1. the date this policy terminates;
2. the last day of the calendar month during which the employee’s job classification is no longer eligible for the benefit;
3. the last day of the calendar month during which the employee leaves eligible class;
4. with respect to contributory insurance, the last day of the calendar month during which their last premium payment was made;
5. the last day of the calendar month during which they enter active military service, except for temporary duty of; 30 days or less or
6. the last day of the calendar month during which their active full-time employment with the employer ends.
If covered person's employment ends because of lay-off, strike, leave of absence (other than for active military service) or disability, the employer may continue their insurance by continuing to remit the appropriate premium. Coverage may not be continued for more than 24 months of an approved leave of absence.

**EXTENSION OF DEATH BENEFIT**

If covered persons become totally disabled before age 70 and while insured under this plan, their employee insurance will be continued without further payment of premium. However, covered persons must continue to pay premiums until Lincoln Financial Group approves their total disability. To be considered totally disabled, covered persons must, because of injury or illness, be unable to do any work for which they are reasonably qualified by education, training, or experience.

Covered persons must submit to Lincoln Financial Group the fully completed proof of total disability form available from the employer. Lincoln Financial Group must receive the fully completed form: (a) after covered persons have been disabled for 6 months; but (b) no later than 24 months after their active work ceases due to disability. **It is very important that this form be submitted to Lincoln Financial Group within the specified time limit.**

How does Lincoln Financial Group define disability?
You are disabled when Lincoln Financial Group determines that:

- during the elimination period, you are not working in any occupation due to your injury or sickness; and
- after the elimination period, due to the same injury or sickness, you are unable to perform the duties of any occupation for which you are reasonably fitted by training, education or experience.

After the first 2 years of total disability, proof must be given each year thereafter, but no more than once in any 12-month period. If covered persons die while the premium is being waived, proof is required that they were totally disabled continuously between the time premiums ceased and the date of their death. This proof must be furnished when the claim for life insurance benefits is filed.

If a conversion policy was issued to covered persons, it must be returned without claim before total disability can be approved. Covered persons will receive a return of the premiums they paid for the conversion policy. If covered persons die before the conversion policy is returned, its benefit will be deducted from the amount payable under this policy. The amount of insurance continued is the amount of covered persons’ insurance in effect on the day before they became disabled. This amount will be subject to any age reductions that are specified in Section II – Schedule of Insurance. Covered Persons’ amount of insurance will not increase while premiums are waived.

Waiver of premium will cease when any of the following takes place:

1. Covered persons cease to be totally disabled;
2. They fail to furnish proof of total disability when required; or
3. They refuse a required medical examination.
4. They reach Social Security Normal Retirement Age (SSNRA)

When waiver of premium ceases, one of the following will apply:

1. Covered persons return to work with the employer: if this happens, their eligibility for coverage and the terms of coverage will be governed by the policy then in effect; or
2. Covered persons do not return to work with the employer: if this happens, they may convert their insurance to an individual policy according to the conversion privilege described below.
**CONVERSION PRIVILEGE**

When coverage ends under the plan, covered persons can convert to an individual life policy without evidence of insurability. Covered persons may convert their employee life insurance to an individual policy in the following situations:

1. If their life insurance ends because their employment ends, or because they leave the eligible class, they may convert all or a part of their insurance to an individual policy; or
2. If their life insurance ends because this policy ends, they may convert to an individual policy under the following conditions:
   a) their insurance must have been in effect for at least 5 years. Coverage under a previous group life insurance policy with the employer will apply toward the 5-year period;
   b) the maximum amount they may convert is the lesser of: (i) the amount of their insurance under this policy, minus any other group life insurance for which they become eligible within 31 days after this policy ends or is amended, or (ii) $10,000; or
3. If their life insurance was being continued because of disability, and that continuation then ceases, they may convert all or part of their insurance, unless they return to work with the employer and they are insured by Lincoln Financial Group as an active employee. However, if this policy has already terminated when their continuation ceases, then their conversion privilege is limited as described in (a) and (b) of item 2 above.

To convert, application must be made in writing and the first premium paid within 31 days after the insurance ends (the conversion period). Evidence of Insurability is not required. The conversion policy will become effective at the end of the conversion period. If covered persons die during the conversion period, Lincoln Financial Group will pay a life insurance benefit equal to the maximum amount that could have been converted.

**PORTABILITY (CONTINUATION RIGHTS) BENEFIT FOR LIFE INSURANCE AND AD&D FOR EMPLOYEE**

Portability is a continuation of the Group Life coverage under certain circumstances.

If employment ends with or they retire from their Employer or if they are working less than the minimum number of hours, which ends eligibility under the group plan, they may elect portable coverage for themselves and their dependents.

The Employee is not eligible to apply for portable coverage if he/she has an injury or sickness which has a material effect on life expectancy.

The portable insurance coverage will be the current coverage and amounts that the employee is insured for under the Employer’s group plan. The maximum amount of coverage that can be ported is the highest amount of life insurance available for employees under this plan.

If the current amount of life insurance under the plan is more than $5,000, the minimum amount of coverage that can be ported is $5,000. If the current amount of life insurance under the plan is less than $5,000, then the lesser amount can be ported. The amount of life insurance will reduce or cease at any time it would reduce or cease for their eligible group if they had continued in active employment with their Employer.

The ported coverage will have the same benefit reductions at certain ages as the Basic Life Insurance. If the group policy is cancelled, the Conversion Privilege is available. Ported coverage will terminate after 36 months and the Conversion Privilege is available.

They must apply for portable coverage and pay the 1st premium within 31 days after the date:
   - coverage ends or they retire from their Employer; or
   - they begin working less than the minimum number of hours as described under Eligible Groups in this plan.
ACCELERATED DEATH BENEFIT
If covered persons become terminally ill while their life insurance is in effect, they may apply to receive a portion of their insurance benefit while they are living. They may elect any amount up to a percentage of their employee life insurance benefit, after any age reduction, as of the day Lincoln Financial Group approves their application. Covered persons can elect up to seventy-five percent of the life benefit with a maximum payment of $250,000 for terminal illness expected to result in death within 12 months.

Covered person’s applications must be accompanied by a physician’s written certification that they are terminally ill. Covered person's applications must be satisfactory to Lincoln Financial Group. If Lincoln Financial Group approves covered person's applications, Lincoln Financial Group will pay the living benefit provided they are living at that time. Lincoln Financial Group will make only one such living benefit payment during their lifetime.

Upon the covered person’s death, any life insurance benefit that would otherwise be paid will be reduced by the amount of the living benefit, including any living benefit paid under a previous plan of group life insurance with the employer. Covered persons must be insured at the time of death in order to be eligible for the remaining benefit. Premiums for the remaining death benefit must be paid, unless they are eligible for waiver under a disability provision elsewhere in this policy.

If covered persons elect to convert their insurance under the conversion privilege, the amount they would otherwise be eligible to convert will be reduced by the amount of the living benefit, before deducting the interest charge, including any living benefit paid under a previous plan with the employer.

The living benefit will not be paid if:

1. the amount of covered person's life insurance benefit is less than the minimum required;
2. covered persons have assigned their life insurance;
3. Lincoln Financial Group has been notified that some portion of covered person's life insurance benefit is to be paid to a former spouse as part of a divorce agreement; or
4. covered person’s terminal illness is a result of attempting suicide or an intentionally self-inflicted injury.

Please note that **covered persons may have to pay income tax on the living benefit.** They should consult their personal tax advisor before requesting this benefit.

ACCIDENTAL DEATH AND DISMEMBERMENT BENEFIT (AD&D)
(This benefits applies to the insured employee only)

You are eligible for this benefit if you are accidentally injured while your insurance is in effect and the injury directly results in one of the following total losses which occurs: 1) without other causes; and 2) within 365 days of the accident.

BENEFIT (Principal Sum)
One-hundred percent of your base annual salary, with a minimum benefit of $7,500 and a $500,000 maximum. The AD&D benefit is a percentage of the principal sum based on the type of loss as shown in this table below:

<table>
<thead>
<tr>
<th>Accidental Loss For Covered Accidents:</th>
<th>Percentage of Principal Sum</th>
</tr>
</thead>
<tbody>
<tr>
<td>Life</td>
<td>100%</td>
</tr>
</tbody>
</table>
Both hands or both feet or sight of both eyes & 100%  
One hand and one foot & 100%  
Either hand or foot and sight of one eye & 100%  
One hand or one foot & 50%  
Sight of one eye & 50%  
Quadriplegia & 100%  
Paraplegia, or hemiplegia & 100%  
Maximum any one accident & 100%  
\textbf{Accidental Loss For Common Carrier Accident*:} & \textbf{Percentage of Principal Sum}  
Life & 200%  
Both hands or both feet or sight of both eyes & 200%  
One hand and one foot & 200%  
Either hand or foot and sight of one eye & 200%  
One hand or one foot & 100%  
Sight of one eye & 100%  
Quadriplegia & 200%  
Paraplegia, or hemiplegia & 200%  
Maximum any one accident & 200%  

*"Common Carrier Accident” means a covered accidental bodily injury, which is sustained while riding as a fare paying passenger (not a pilot, operator or crew member) in or on, boarding or getting off from a “Common Carrier.” “Common Carrier” means any land, air or water conveyance operated under a license to transport passengers for hire.

\textbf{REDUCTIONS}  
Your AD&D Insurance benefit will be reduced as follows:

- Less than age 70, no benefit reduction.
- At age 70, benefits will reduce by 35% of the original amount;
- At age 75, benefits will reduce an additional 15% of the original amount

Accidental injury means a bodily injury that is a direct result of an accident and not related to any other cause.

The benefit for the accidental loss of covered person’s life will be paid to the beneficiary. All other benefits will be paid to covered persons.

\textbf{Seat Belt/Air Bag Benefit:} (Applies to AD&D coverage only)  
If you or your insured dependent(s) die in a car accident and are wearing a properly fastened seat belt and/or are in a seat with an air bag, an amount will be paid in addition to the AD&D benefit.

Benefit Amount:
Seatbelt: $10,000 or 10% of the principle sum, whichever is less.
Airbag: $10,000 or 10% of the principle sum, whichever is less.

\textbf{Repatriation Benefit} (Applies to AD&D coverage only)  
Lincoln Financial Group will pay up to $5,000 additional benefit for preparation and transportation of body to a mortuary, if the loss occurs at least 100 miles away from your principal place of residence.

\textbf{Loss is defined as follows:}  
1. Loss of a hand means complete severance through or above the wrist joint;
2. Loss of a foot means total severance at or above the ankle joint;
3. Loss of sight means total and irrevocable loss of sight in that eye
4. Total and irreversible paralysis of both arms and legs for quadriplegia;
5. Total and irreversible paralysis of both legs for paraplegia;
6. Total and irreversible paralysis of the arm and leg on the same side of the body for hemiplegia.

**AD&D EXCLUSIONS**

Benefits are not payable for accidental losses caused by, contributed to by, or resulting from:

- Suicide, self-destruction while insane, intentionally self-inflicted injury while sane, or self-inflicted injury while insane.
- Active participation in a riot.
- An attempt to commit or commission of a crime under state or federal law.
- Being intoxicated (blood alcohol is greater than the legal limit).
- The use of any prescription or non-prescription drug, poison, fume, or other chemical substance unless used according to the prescription or direction of your physician. This exclusion will not apply to you if the chemical substance is ethanol.
- Disease of the body or diagnostic, medical or surgical treatment or mental disorder as set forth in the latest edition of the Diagnostic and Statistical Manual of Mental Disorders.
- War, declared or undeclared, or any act of war.
- Travel or flight in any aircraft, including balloons and gliders; except as a fare paying passenger on a regularly scheduled flight.
III. TERM LIFE INSURANCE

B. DEPENDENT TERM LIFE INSURANCE

MAXIMUM BENEFIT

Class I: If your base annual salary is $20,000 or more, the benefit
For your spouse/domestic partner $10,000 and/or
For each eligible unmarried child at least 6 months old $5,000

Class II: If your base annual salary is at least $15,000, but less than $20,000, the benefit
For your spouse/domestic partner $7,500 and/or
For each eligible unmarried child at least 6 months old $3,750

Class III: If your base annual salary is at least $10,000, but less than $15,000, the benefit
For your spouse/domestic partner $5,000 and/or
For each eligible unmarried child at least 6 months old $2,500

Class IV: If your base annual salary is less than $10,000, the benefit
For your spouse/domestic partner $3,750 and/or
For each eligible unmarried child at least 6 months old $1,875

For all classes, the benefit for each child 14 days to 6 months is $1,000.

GENERAL INFORMATION

ELIGIBILITY

Employees covered under OCPS-paid term life insurance Plan IIIA, may select Plan IIB, the dependent term life insurance.

DEPENDENT

A Dependent is an Insured Person’s:
1. spouse who is not legally separated from the Insured Person;
2. same-sex domestic partner as defined by OCPS;
3. unmarried child at least 14 days but less than 19 years of age;
4. unmarried child less than 25 years of age, if attending an accredited educational institution for the minimum credit hours required to maintain full-time student status there; or
5. unmarried child who is totally and permanently disabled and who became so disabled prior to reaching 19 years of age.

A legally adopted child is considered the Insured Person’s child from the date of placement in the Insured Person’s home for an agency adoption; or from the date the adoption petition is filed, if later, for a private adoption.

In addition to naturally born and legally adopted children, the word “child” includes an Insured Person’s stepchild, foster child or domestic partner’s child provided the child resides in the Insured Person’s household and is dependent on the Insured Person for principal support.
The term Dependent does not include anyone serving in the armed forces of any state or country, except for duty of 30 days or less for training in the Reserves or National Guard.

**BENEFIT**

If an eligible dependent dies while insured for dependent life insurance, Lincoln Financial Group will pay covered persons the benefit according to the terms of this policy, after Lincoln Financial Group receives satisfactory proof of death. If covered persons are not living, Lincoln Financial Group will pay the benefit to the covered person's estate.

**COVERAGE FOR TOTALLY DISABLED DEPENDENT**

If a Dependent is confined in a hospital on the date his or her Dependents Life Insurance would otherwise take effect, then Dependents Life Insurance for that Dependent will not take effect until ten days after final discharge from the hospital.

**CONVERSION PRIVILEGE**

When coverage ends under the plan, covered dependents can convert to an individual life policy without evidence of insurability. The insurance on an eligible dependent may be converted to an individual policy if the life insurance on the dependent ends because:

1. Covered persons die, or their employment terminates;
2. Covered persons leave the eligible class; or
3. The dependent is no longer eligible;

All or part of the dependent’s insurance may be converted to an individual policy.

If the life insurance on the dependent ends because this policy ends or because this policy is amended, then all or part of the dependent’s insurance may be converted to an individual policy under the following conditions:

1. The life insurance on the dependent must have been in effect for at least 5 years. Coverage under a previous group life insurance policy with the employer will apply toward the 5-year period; and
2. The maximum amount that may be converted is the lesser of: (i) the amount of dependent insurance under this policy, minus any other group life insurance for which the dependent becomes eligible within 31 days after this policy ends or is amended, or (ii) $10,000.

To convert, application must be made in writing and the first premium paid within 31 days after the insurance ends (the conversion period). Evidence of insurability is not required providing application is made and premium is paid within the appropriate time period. The conversion policy will be effective at the end of the conversion period.

If the dependent dies during the conversion period, Lincoln Financial Group will pay a life insurance benefit equal to the maximum amount that could have been converted.

The individual policy may be on any form we then issue for the amount chosen, except term insurance. Waiver of premium, accidental death, or other optional provisions or riders are not available under the individual policy.

**PORTABILITY (CONTINUATION RIGHTS) BENEFIT FOR LIFE INSURANCE FOR SPOUSE/DOMESTIC PARTNER AND CHILDREN**

Portability is a continuation of Dependent Life coverage under certain circumstances. If employment ends with or employee retires from their Employer or if employee is working less than the minimum number of hours, which ends eligibility under the group plan, they may elect portable coverage for themselves and their dependents.
If the Employee does not elect portable coverage for his or herself, the spouse/domestic partner or children cannot apply for portability coverage. In the case of the employee’s death, the insured dependents also may elect portable coverage for themselves. However, children cannot become insured for portable coverage unless the spouse/domestic partner also becomes insured for portable coverage.

The spouse/domestic partner or child is not eligible to apply for portable coverage if he/she has an injury or sickness which has a material effect on life expectancy.

The maximum amount of portable coverage for a spouse/domestic partner is the highest amount of life insurance available for spouses/domestic partners under this plan.

The maximum amount of portable coverage for a child is the highest amount of life insurance available for children under this plan.

If the current amount of dependent life insurance under the plan is more than $1,000, the minimum amount of coverage that can be ported is $1,000. If the current amount of life insurance under the plan is less than $1,000, then the lesser amount can be ported.

The ported coverage will have the same benefit reductions at certain ages as the Basic Life Insurance. If the group policy is cancelled, the Conversion Privilege is available.

Spouse/domestic partner and Dependents must apply for portable coverage and pay the 1st premium within 31 days after the date:

- the employee coverage ends or employee retires from their Employer; or
- employee begins working less than the minimum number of hours as described under Eligible Groups in this plan.

**BENEFICIARY CONNECT SERVICES**

Lincoln Financial Group offers free beneficiary assistance to help you cope with this difficult emotional time. Services include:

- Unlimited phone contact with grief counselors and legal advisors
- Up to 6 sessions or equivalent professional time for grief and/or legal consultation
- Memorial planning assistance
- Child and elder care referrals
- Other support services including financial counseling and moving/relocation services

**WORLDWIDE EMERGENCY TRAVEL ASSISTANCE SERVICES**

Whether your travel is for business or pleasure, our worldwide emergency travel assistance program is there to help you when an unexpected emergency occurs. With one phone call anytime of the day or night, you, your spouse/domestic partner and dependent children can get immediate assistance anywhere in the world. Emergency travel assistance is available to you when you travel to any foreign country, including neighboring Canada or Mexico. It is also available anywhere in the United States for those traveling more than 100 miles from home. Your spouse/domestic partner and dependent children do not have to be traveling with you to be eligible. However, spouses/domestic partners traveling on business for their employer may not be covered by this program.

1, 2 All Worldwide emergency travel assistance must be arranged by United Healthcare Global, which pays for all services it provides. Medical expenses such as prescriptions or physician, lab or medical facility fees are paid by the employee or the employee’s health insurance. Worldwide emergency travel assistance services are provided by United Healthcare Global and are available with selected Lincoln insurance offerings. Exclusions, limitations and prior notice requirements may apply, and
service features, terms and eligibility criteria are subject to change. The services are not valid after termination of coverage and may be withdrawn at any time. Please contact your Lincoln representative for full details.

This plan highlight is a summary provided to help you understand your insurance coverage with Lincoln Financial Group. Please refer to your certificate booklet for your complete plan description. If the terms of this plan highlight summary or your certificate differ from your policy, the policy will govern.