

Benefits At-A-Glance

Optional Family AD&D Insurance

All Active, Eligible Robert Half Employees, Protiviti Employees, and Robert Half Full-Time Engagement Professionals

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
- Features group rates for Robert Half International Inc. employees
- Includes *LifeKeys*® services, which provide access to counseling, financial, and legal support
- Also includes *TravelConnect*® services, which give you and your family access to emergency medical assistance when you're on a trip 100+ miles from home

Employee

This coverage provides a cash benefit to the beneficiary/beneficiaries you name if you die in an accident, or to you if you suffer a covered loss in an accident, such as losing a limb or your eyesight

Coverage options	Increments of \$25,000
Maximum coverage amount	This amount may not exceed \$2,000,000

Family

You must enroll in Family Accidental Death & Dismemberment (AD&D) coverage to elect Spouse or Child(ren) Family AD&D Coverage. You may choose to cover your Dependent spouse and child(ren) under the Family AD&D plan. All eligible Dependents will be covered. The Spouse and Child(ren) Family AD&D Coverage is a percentage of the employee coverage amount and is based on the employee's Dependents.

Spouse Coverage without Child(ren)	60% of your coverage amount
Spouse Coverage with Children	50% of your coverage amount
Child(ren) Coverage without Spouse	20% of your coverage amount for each Dependent child if your child is at least 15 days but under 26 years
Child(ren) Coverage with Spouse	15% of your coverage amount for each Dependent child if your child is at least 15 days but under 26 years

Accidental Death & Dismemberment insurance provides a benefit when an injury resulting from an accident causes the death or other covered losses to the insured.

Additional Plan Benefits

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

When you reach age 65, your AD&D coverage amount will reduce to 65% of the original amount. When you reach age 70, life benefits reduce to 50% of the original amount.

When you reach age 65, your Dependent Spouse AD&D coverage amount will reduce to 65% of the original amount. When you reach age 70, life benefits reduce to 50% of the original amount.

Benefit Exclusions*

Like any insurance, this AD&D insurance policy does have exclusions. Benefits will not be paid if death or dismemberment occurs as the result of:

- War, declared or undeclared, or any act of war
- Intentionally self-inflicted injuries, while sane or insane
- Suicide, or suicide attempt, while sane or insane
- Active Participation in a riot
- Committing or attempting to commit a felony or misdemeanor
- Disease, bodily or mental illness (or medical or surgical treatment thereof)
- Infections, except septic infections of and through a visible wound
- Controlled Substances voluntarily taken, ingested or injected, unless prescribed or administered by a Physician
- Serving on full-time active duty in the Armed Forces of any country or international authority.
- The presence of alcohol in the Covered Person's blood which raises the presumption that the Covered Person was under the influence of alcohol and contributed to the cause of the accident.

*A complete list of benefit exclusions and descriptions are included in the policy. State variations apply.

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 policy, the policy will govern.

LifeKeys® services are provided by ComPsych® Corporation, Chicago, IL. *TravelConnect*® travel assistance services are provided by On Call International, Salem NH. On Call International must coordinate and provide all arrangements in order for eligible services to be covered. ComPsych® and On Call International are not Lincoln Financial Group companies and Lincoln Financial Group does not administer these Services. Each independent company is solely responsible for its own obligations. Coverage is subject to contract language that contains specific terms, conditions, and limitations.

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Optional AD&D Insurance At-A-Glance

Optional Accidental Death & Dismemberment Insurance

Calculate your premium.

Calculate Your Cost

Use the table below to calculate your cost based on the amount of coverage you select. The following example calculates the monthly cost for an employee who would like to purchase \$100,000 in employee optional AD&D insurance coverage.

Calculation Example		Example	You
Step 1	Monthly rate	\$0.023	
Step 2	Enter the desired coverage amount in dollars.	\$100,000	
Step 3	Enter the desired coverage amount in increments of \$1,000. <i>To calculate, divide the coverage amount by \$1,000.</i>	100	
Step 4	Calculate the monthly cost. <i>Multiply Step 1 by Step 3.</i>	\$2.30	

Note: Rates are subject to change and can vary over time.

Monthly Premium Calculation for Your Family

Use the table below to calculate your cost based on the amount of coverage you select. The following example calculates the monthly cost for an employee who would like to purchase \$100,000 in optional dependent spouse AD&D insurance coverage.

Calculation Example		Example	You
Step 1	Monthly rate	\$0.050	
Step 2	Enter the desired coverage amount in dollars.	\$100,000	
Step 3	Enter the desired coverage amount in increments of \$1,000. <i>To calculate, divide the coverage amount by \$1,000.</i>	100	
Step 4	Calculate the monthly cost. <i>Multiply Step 1 by Step 3.</i>	\$5.00	

Note: Rates are subject to change and can vary over time.

Please see prior page for product information.
Optional AD&D Insurance Premium Calculation