



Life & Disability Insurance (Lincoln Financial)

YOUR BENEFICIARY = WHO GETS PAID

If the worst happens, your beneficiary—the person (or people) on record with the life insurance carrier—receives the benefit. Make sure that you name at least one beneficiary for your life insurance benefit, and change your beneficiary as needed if your situation changes.

Is your family protected?

Life, AD&D and disability insurance can fill financial gaps due to a loss of income. Consider your day-to-day costs and bills during a pregnancy or illness-related disability leave, or how you would manage large expenses (housing, education, loans, credit cards, etc.) after the death of a spouse or partner.

If you need more

In addition to company-provided coverage, we offer voluntary coverage that you can purchase for yourself, your spouse, and your children. See the Voluntary Plans section for details.

Basic life insurance pays your beneficiary a lump sum if you die. AD&D (accidental death & dismemberment) coverage provides a benefit to you if you suffer from loss of a limb, speech, sight, or hearing, or to your beneficiary if you have a fatal accident. The cost of coverage is paid in full by the company.

LIFE INSURANCE

Your beneficiaries will receive a lump-sum payment if you die while employed by N8tive Synergy, LLC. The company provided basic life insurance of \$50,000 is at no cost to you.

ACCIDENTAL DEATH AND DISMEMBERMENT (AD&D)

Accidental Death and Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident. SpyCloud provides AD&D coverage of \$50,000. This coverage is in addition to your company-paid life insurance described above.

WHAT'S GUARANTEED ISSUE?

If you select coverage above a certain limit (the "guaranteed issue") or after your initial eligibility, you will need to provide additional information about your health status in order to qualify for the requested amount of coverage.

The benefit amounts above will be reduced if you are age 65 or older. Refer to the plan document for details.



VOLUNTARY LIFE AND AD&D INSURANCE

Voluntary life insurance allows you to purchase additional life insurance to protect your family's financial security. Coverage is available for your spouse and/or child(ren) if you purchase coverage for yourself.

<p>Employee</p>	<p>Increments of \$10,000 up to the lesser of \$300,000 or 5x your salary. Guaranteed issue of \$150,000</p> <p>Evidence of Insurability (EOI)</p> <p>Currently Enrolled: Increase up to 2 increments (\$10,000 each) up to the max without EOI</p> <p>New Hire Eligible: Enroll up to guarantee issue without EOI</p> <p>New Annual Enrollment: Enroll up to 2 increments (\$10,000 each) without EOI</p>
<p>Spouse</p>	<p>Increments of \$5,000 up to \$100,000 not to exceed 50% of employee coverage.</p> <p>Guaranteed issue of \$30,000.</p> <p>Evidence of Insurability (EOI)</p> <p>Currently Enrolled: Increase up to 2 increments (\$10,000 each) up to the max without EOI</p> <p>New Hire Eligible: Enroll up to guarantee issue without EOI</p> <p>New Annual Enrollment: Enroll up to 2 increments (\$10,000 each) without EOI</p>
<p>Child(ren)</p>	<p>Choice of \$1,000, \$2,000, \$4,000, \$5,000 or \$10,000. Guaranteed issue of \$10,000.</p>

GUARANTEED ISSUE

If you purchase life insurance coverage above a certain limit (the "guaranteed issue" amount) or after your initial eligibility period, you will need to submit Evidence of Insurability with additional information about your health in order for the insurance company to approve the amount of coverage.

VOLUNTARY LIFE & AD&D INSURANCE COSTS

Rate per \$1,000	Employee & Spouse	
< 25	\$0.076	\$0.076
25-29	\$0.076	\$0.076
30-34	\$0.095	\$0.095
35-39	\$0.124	\$0.124
40-44	\$0.171	\$0.171
45-49	\$0.276	\$0.276
50-54	\$0.428	\$0.428
55-59	\$0.732	\$0.732
60-64	\$0.922	\$0.922
65-69	\$1.121	\$1.121
70-74	\$2.062	\$2.062
75-79	\$2.062	\$2.062
80-99	\$2.062	\$2.062
AD&D	\$0.016	
Child(ren)	\$0.251	
Child(ren) AD&D	\$0.016	

VOLUNTARY SHORT-TERM DISABILITY INSURANCE

EXPECT THE UNEXPECTED

Most people underestimate the likelihood of being disabled at some point in their life. Disability insurance replaces part of your pay while you are unable to work so you have a continuing income for living expenses.

Short-term disability (STD) insurance replaces part of your income for limited duration issues such as:

Pregnancy issues and childbirth recovery

Prolonged illness or injury

*Surgery and recovery time
STD payments may be reduced if you receive other benefits such as sick pay, workers' compensation, Social Security, or state disability.*

STD payments may be reduced if you receive other benefits such as sick pay, workers' compensation, Social Security, or state disability.

Weekly benefit amount	60% of weekly earnings up to a maximum of \$1,500 per week
Benefits begin	After 15 days of disability due to accident or due to sickness
Maximum payment period	11 weeks (based on first day you are disabled, not when benefits begin)

Rates per \$10 weekly benefit		
< 25	\$0.285	\$0.285
25-29	\$0.285	\$0.285
30-34	\$0.285	\$0.285
35-39	\$0.285	\$0.285
40-44	\$0.298	\$0.298
45-49	\$0.306	\$0.306
50-54	\$0.312	\$0.312
55-59	\$0.318	\$0.318
60-64	\$0.346	\$0.346
65-69	\$0.358	\$0.358
70-74	\$0.373	\$0.373
75-79	\$0.373	\$0.373
80-99	\$0.373	\$0.373

VOLUNTARY LONG-TERM DISABILITY INSURANCE

Long-term disability (LTD) insurance replaces part of your income for longer term issues such as:

- Debilitating illness (cancer, heart disease, etc.)
- Serious injuries (accident, etc.)
- Heart attack, stroke
- Mental disorders.

If you qualify, LTD benefits begin after short-term disability benefits end. Payments may be reduced by state, federal, or private disability benefits you receive while disabled.

4 THINGS TO KNOW ABOUT LTD INSURANCE:

1. It can protect you from having to tap into your retirement savings.
2. You can use LTD benefits however you need, for housing, food, medical bills, etc.
3. Benefits can last a long time. from weeks to even years. if you remain eligible.
4. Benefits are tax-free, since you pay the premiums with after-tax dollars.

Monthly benefit amount	60% of monthly earnings up to a maximum of \$6,000 per month.
Benefits begin	After 90 days of disability
Maximum payment period	Later of age 65 or SSNRA

Rates per \$100 monthly benefit		
< 25	\$0.210	\$0.210
25-29	\$0.210	\$0.210
30-34	\$0.315	\$0.315
35-39	\$0.525	\$0.525
40-44	\$0.801	\$0.801
45-49	\$1.116	\$1.116
50-54	\$1.442	\$1.442
55-59	\$1.839	\$1.839
60-64	\$1.540	\$1.540
65-69	\$1.210	\$1.210
70-74	\$1.049	\$1.049
75-79	\$1.049	\$1.049
80-99	\$1.049	\$1.049

VOLUNTARY HEALTH-RELATED PLANS



THINGS TO CONSIDER

Your medical plan helps cover the cost of illness, but a serious or long-lasting medical crisis often involves additional expenses and may affect your ability to bring home a full paycheck. These plans provide you with resources to help you get by while there are additional strains on your finances.

Accident Insurance

Accident insurance from Lincoln Financial Group helps you pay for unexpected costs that can add up due to common injuries such as fractures, dislocations, burns, emergency room or urgent care visits, as well as physical therapy. If you or a covered family member has an accident, this plan pays a lump-sum, tax-free benefit. The amount of money depends on the type and severity of your injury and can be used any way you choose.

Hospital Confinement Benefit

Optional Hospital Confinement is available if the covered member is admitted and/or confined to hospital before age 70. You must be enrolled in the Accident plan in order to be eligible for this benefit.

Critical Illness Insurance

Critical illness insurance from Lincoln Financial Group can help fill a financial gap if you experience a serious illness such as cancer, heart attack or stroke. Upon diagnosis of a covered illness, a lump-sum, tax-free benefit is immediately paid to you. Use it to help cover medical costs, transportation, childcare, lost income, or any other need following a critical illness.

Coverage Options:

Employee: \$10,000, \$15,000 or \$20,000

Spouse: \$5,000, \$7,000 or \$10,000 (up to 50% of the employee benefit)

Children: \$2,500, \$5,000 or \$10,000 (up to 50% of the employee benefit)

You choose a benefit amount that fits your paycheck and can cover yourself and your family members if needed.

VOLUNTARY CRITICAL ILLNESS RATES

Critical Illness Monthly Payroll Deductions	
Employee / Spouse Attained Age	Rate per \$1,000
< 25	\$0.206
25-29	\$0.296
30-34	\$0.397
35-39	\$0.536
40-44	\$0.821
45-49	\$1.135
50-54	\$1.669
55-59	\$2.340
60-64	\$3.376
65-69	\$4.769
70+	\$4.865
Children (Up to age 26)	\$0.392

Accident and Hospital Confinement Monthly Deductions				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Accident Low Plan	\$11.31	\$18.29	\$19.61	\$26.52
Accident High Plan	\$14.17	\$23.22	\$24.92	\$33.85
Hospital Confinement Plan	\$9.76	\$23.04	\$21.77	\$33.12