






The resources you need to meet life's challenges

*EmployeeConnect*SM offers professional, confidential services to help you and your loved ones improve your quality of life.

 In-person guidance	 Unlimited 24/7 assistance	 Online resources
<p>Some matters are best resolved by meeting with a professional in person. With <i>EmployeeConnect</i>SM, you and your family get:</p> <ul style="list-style-type: none"> ▪ In-person help for short-term issues (up to five sessions with a counselor per person, per issue, per year) ▪ In-person consultations with network lawyers, including one free 30-minute in-person consultation per legal issue, and 25% off subsequent meetings 	<p>You and your family can access the following services anytime – online, on the mobile app or with a toll-free call:</p> <ul style="list-style-type: none"> ▪ Information and referrals on family matters, such as child and elder care, pet care, vacation planning, moving, car buying, college planning and more ▪ Legal information and referrals for family law, estate planning, consumer and civil law ▪ Financial guidance on household budgeting and short- and long-term planning 	<p><i>EmployeeConnect</i>SM offers a wide range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit GuidanceResources.com or download the <i>GuidanceNow</i>SM mobile app. You'll find:</p> <ul style="list-style-type: none"> ▪ Articles and tutorials ▪ Videos ▪ Interactive tools, including financial calculators, budgeting worksheets and more

*EmployeeConnect*SM

EMPLOYEE ASSISTANCE PROGRAM SERVICES

Confidential help 24 hours a day, seven days a week for employees and their family members. Get help with:

- Family
- Parenting
- Addictions
- Emotional
- Legal
- Financial
- Relationships
- Stress

Insurance products issued by:
 The Lincoln National Life Insurance Company
 Lincoln Life & Annuity Company of New York
 Lincoln Life Assurance Company of Boston



We partner with your employer to offer this service at no additional cost to you!



*EmployeeConnect*SM counselors are experienced and credentialed.

When you call the toll-free line, you'll talk to an experienced professional who will provide counseling, work-life advice and referrals. All counselors hold master's degrees, with broad-based clinical skills and at least three years of experience in counseling on a variety of issues. For face-to-face sessions, you'll meet with a credentialed, state-licensed counselor.

You'll receive customized information for each work-life service you use.



Take advantage of *EmployeeConnect*SM

For more information about the program, visit GuidanceResources.com, download the *GuidanceNow*SM mobile app or call 888-628-4824.

GuidanceResources.com login credentials:

Username: LFGSupport Password: LFGSupport1

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*EmployeeConnect*SM

EMPLOYEE ASSISTANCE PROGRAM SERVICES

To find out more:

- Visit GuidanceResources.com
username: LFGSupport password: LFGSupport1
- Download the *GuidanceNow*SM mobile app
- Call 888-628-4824



COMPSYCH[®]
GuidanceResources[®] Worldwide






LifeKeys®

Guidance and support for your beneficiaries

Beneficiaries of employees covered under group term life insurance policies from Lincoln Financial Group are eligible for *LifeKeys*® services. These services offer additional support to cope with the loss of a loved one.

These services are available for up to one year after a loss. They may be accessed by any combination totaling six in-person sessions for grief counseling, or legal or financial information, and unlimited phone support.

Grief	Financial	Legal
<ul style="list-style-type: none"> • Grief and loss • Stress, anxiety, and depression • Memorial planning information • Concerns about children and teens 	<p>Online resources or advice from financial specialists on:</p> <ul style="list-style-type: none"> • Estate planning • Budgeting • Overcoming debt • Bankruptcy • Investments 	<p>Online resources or advice from financial specialists on:</p> <ul style="list-style-type: none"> • Estate and probate law • Real estate transactions • Social Security survivor benefits

 **It's easy to access *LifeKeys*® services. Just call 1-855-891-3684 or visit [GuidanceResources.com](https://www.GuidanceResources.com). *First-time user, enter Web ID: LifeKeys***

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Full-Time Employees of the City of San Bruno

(Plan Sponsor: City of San Bruno)

Benefits At-A-Glance

Voluntary Term Life and AD&D Insurance

The Lincoln Term Life and AD&D Insurance Plan:

- Provides a cash benefit to your loved ones in the event of your death
- Provides an additional cash benefit to your loved ones if you die — or to you if you lose a limb or your eyesight — in a covered accident when you add optional AD&D insurance
- Features group rates for The City of San Bruno employees
- Includes *LifeKeys*[®] services, which provide access to counseling, financial, and legal support services
- 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	
Newly hired employee guaranteed coverage amount	\$100,000
Continuing employee guaranteed coverage annual increase amount	Choice of \$10,000 or \$20,000
Maximum coverage amount	5 times your annual salary (\$500,000 maximum in increments of \$10,000)
Minimum coverage amount	\$10,000
Optional AD&D coverage amount	Equal to the life insurance amount chosen
Spouse / Domestic Partner	
Newly hired employee guaranteed coverage amount	\$20,000
Continuing employee guaranteed coverage annual increase amount	Choice of \$5,000 or \$10,000
Maximum coverage amount	100% of the employee coverage amount (\$300,000 maximum in increments of \$5,000)
Minimum coverage amount	\$5,000
Optional AD&D coverage amount	Equal to the life insurance amount chosen

What your benefits cover

Employee Coverage

Guaranteed Life and Optional AD&D Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to \$100,000 without providing evidence of insurability.
- Annual Limited Enrollment: If you are a continuing employee, you can increase your coverage amount by \$10,000 or \$20,000 without providing evidence of insurability. If you submitted evidence of insurability in the past and were declined for medical reasons, you may be required to submit evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.
- You can increase this amount by up to \$20,000 during the next limited open enrollment period.

Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 5 times your annual salary (\$500,000 maximum) with evidence of insurability. See the Evidence of Insurability page for details.
- The maximum coverage amount for employees 70 and older who are electing coverage for the first time is \$50,000.
- Your coverage amount will reduce by 35% when you reach age 70 and an additional 15% of the original amount when you reach age 75.

Spouse / Domestic Partner Coverage - You can secure term life and AD&D insurance for your spouse / domestic partner if you select coverage for yourself.

Guaranteed Life and Optional AD&D Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to 100% of your coverage amount (\$0,000 maximum) for your spouse / domestic partner without providing evidence of insurability.
- Annual Limited Enrollment: If you are a continuing employee, you can increase the coverage amount for your spouse / domestic partner by \$5,000 or \$10,000 without providing evidence of insurability. If you submitted evidence of insurability in the past and were declined for medical reasons, you may be required to submit evidence of insurability.
- If you decline this coverage now and wish to enroll later, evidence of insurability may be required and may be at your own expense.
- You can increase this amount by up to \$10,000 during the next limited open enrollment period.

Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to 100% of your coverage amount (\$300,000 maximum) for your spouse / domestic partner with evidence of insurability.
- Spouse/domestic partner coverage will terminate when the spouse/domestic partner reaches age 70

Voluntary Life and AD&D Insurance Benefits At-A-Glance

Additional Plan Benefits

Accelerated Death Benefit	Included
Premium Waiver	Included
Conversion	Included
Portability	Included
Seat Belt & Airbag	Included with AD&D
Common Carrier	Included with AD&D

Benefit Exclusions

Like any insurance, this term life and AD&D insurance policy does have exclusions.

For life insurance, a suicide exclusion may apply.

For AD&D, benefits will not be paid if death results from suicide, or death/dismemberment occurs while:

- Inflicting or attempting to inflict injury to one's self
- Participating in a riot or as a result of war or act of war
- Serving as a member of the military, including the Reserves and National Guard
- Committing or attempting to commit a felony
- Deliberately inhaling gas (such as carbon monoxide) or using drugs other than those prescribed by a physician and administered as prescribed
- Flying in a non-commercial airplane or aircraft, such as a balloon or glider
- Driving while intoxicated (with a blood alcohol level of .08 grams or more per 100 milliliters of blood)

In addition, the AD&D insurance policy does not cover sickness or disease, including the medical and surgical treatment of a disease.

A complete list of benefit exclusions is 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 contract, the contract 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.

Insurance products (policy series GL1101) are issued by The Lincoln National Life Insurance Company (Fort Wayne, IN), which does not solicit business in New York, nor is it licensed to do so. Product availability and/or features may vary by state. Limitations and exclusions apply.



Monthly Voluntary Life and AD&D Insurance Premium

Here's how little you pay with group rates.

Employee Age Range	Life Premium Rate Factor
0 - 24	0.0000700
25 - 29	0.0000700
30 - 34	0.0000800
35 - 39	0.0001000
40 - 44	0.0001500
45 - 49	0.0002300
50 - 54	0.0003800
55 - 59	0.0007500
60 - 64	0.0009900
65 - 69	0.0011100
70 - 74	0.0028100
75 - 79	0.0081000
80 - 99	0.0179000

Group Rates for You

The estimated monthly premium for life insurance only or life and optional AD&D insurance is determined by multiplying the desired amount of coverage (in increments of \$10,000) by the employee age-range premium factor.

$$\text{\$ } \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} = \text{\$ } \underline{\hspace{2cm}}$$

coverage amount premium factor monthly premium

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

Employee | Monthly Premiums for Select Life Insurance Amounts

Employee Age Range	\$10,000	\$20,000	\$40,000	\$80,000	\$100,000	\$150,000	\$200,000	\$300,000	\$500,000
0 - 24	\$0.70	\$1.40	\$2.80	\$5.60	\$7.00	\$10.50	\$14.00	\$21.00	\$35.00
25 - 29	\$0.70	\$1.40	\$2.80	\$5.60	\$7.00	\$10.50	\$14.00	\$21.00	\$35.00
30 - 34	\$0.80	\$1.60	\$3.20	\$6.40	\$8.00	\$12.00	\$16.00	\$24.00	\$40.00
35 - 39	\$1.00	\$2.00	\$4.00	\$8.00	\$10.00	\$15.00	\$20.00	\$30.00	\$50.00
40 - 44	\$1.50	\$3.00	\$6.00	\$12.00	\$15.00	\$22.50	\$30.00	\$45.00	\$75.00
45 - 49	\$2.30	\$4.60	\$9.20	\$18.40	\$23.00	\$34.50	\$46.00	\$69.00	\$115.00
50 - 54	\$3.80	\$7.60	\$15.20	\$30.40	\$38.00	\$57.00	\$76.00	\$114.00	\$190.00
55 - 59	\$7.50	\$15.00	\$30.00	\$60.00	\$75.00	\$112.50	\$150.00	\$225.00	\$375.00
60 - 64	\$9.90	\$19.80	\$39.60	\$79.20	\$99.00	\$148.50	\$198.00	\$297.00	\$495.00
65 - 69	\$11.10	\$22.20	\$44.40	\$88.80	\$111.00	\$166.50	\$222.00	\$333.00	\$555.00
Employee Age Range	\$6,500	\$13,000	\$26,000						
70 - 74	\$18.27	\$36.53	\$73.06						
Employee Age Range	\$5,000	\$10,000	\$20,000						
75 - 79	\$40.50	\$81.00	\$162.00						
Employee Age Range	\$5,000	\$10,000	\$20,000						
80 - 99	\$89.50	\$179.00	\$358.00						

The Lincoln National Life Insurance Company
Please see prior page for product information.

Voluntary Life and AD&D Insurance At-A-Glance

Spouse / Domestic Partner Age Range	Life Premium Rate Factor
0 - 24	0.000700
25 - 29	0.000700
30 - 34	0.000800
35 - 39	0.001000
40 - 44	0.001500
45 - 49	0.002300
50 - 54	0.003800
55 - 59	0.007500
60 - 64	0.009900
65 - 69	0.011100

Group Rates for Your Spouse / Domestic Partner

The estimated monthly premium for life insurance only or life and optional AD&D insurance is determined by multiplying the desired amount of coverage (in increments of \$5,000) by the spouse / domestic partner age-range premium factor.

$$\text{\$} \underline{\hspace{2cm}} \times \underline{\hspace{2cm}} = \text{\$} \underline{\hspace{2cm}}$$

coverage amount premium factor monthly premium

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

Spouse / Domestic Partner | Monthly Premiums for Select Life & AD&D Insurance Coverage Amounts

Spouse / Domestic Partner Age Range	\$5,000	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$75,000	\$100,000	\$300,000
0-24	\$0.35	\$0.70	\$1.40	\$2.10	\$2.80	\$3.50	\$5.25	\$7.00	\$21.00
25-29	\$0.35	\$0.70	\$1.40	\$2.10	\$2.80	\$3.50	\$5.25	\$7.00	\$21.00
30-34	\$0.40	\$0.80	\$1.60	\$2.40	\$3.20	\$4.00	\$6.00	\$8.00	\$24.00
35-39	\$0.50	\$1.00	\$2.00	\$3.00	\$4.00	\$5.00	\$7.50	\$10.00	\$30.00
40-44	\$0.75	\$1.50	\$3.00	\$4.50	\$6.00	\$7.50	\$11.25	\$15.00	\$45.00
45-49	\$1.15	\$2.30	\$4.60	\$6.90	\$9.20	\$11.50	\$17.25	\$23.00	\$69.00
50-54	\$1.90	\$3.80	\$7.60	\$11.40	\$15.20	\$19.00	\$28.50	\$38.00	\$114.00
55-59	\$3.75	\$7.50	\$15.00	\$22.50	\$30.00	\$37.50	\$56.25	\$75.00	\$225.00
60-64	\$4.95	\$9.90	\$19.80	\$29.70	\$39.60	\$49.50	\$74.25	\$99.00	\$297.00
65-69	\$5.55	\$11.10	\$22.20	\$33.30	\$44.40	\$55.50	\$83.25	\$111.00	\$333.00

Note: You must be an active The City of San Bruno employee to select coverage for a spouse / domestic partner. To be eligible for coverage, a spouse / domestic partner cannot be confined to a health care facility or unable to perform the typical activities of a healthy person of the same age and gender.

The Lincoln National Life Insurance Company
Please see prior page for product information.

Voluntary Life and AD&D Insurance At-A-Glance

Because life
doesn't always
go as planned.



No matter how well you plan, unexpected challenges will arise. When they do, help and support are nearby – thanks to *LifeKeys*® services from Lincoln Financial Group.

LifeKeys® services include:



Save money on shopping and entertainment

You have access to GuidanceResources® Online that includes 24/7 access to the Working Advantage discount network. You can save up to 60% on a variety of products and services, such as electronics, health and fitness, Broadway shows and much more. Also available in the GuidanceNow mobile app.



Help with important life matters

You'll find supportive tools and advice on a wide range of topics – including legal, financial, family and career on GuidanceResources® Online. It's one way to stay "in the know" on matters that impact your personal and professional life.



Protection against identity theft

Identity theft is widespread, and everyone is vulnerable. LifeKeys includes an online resource for the information you need to recognize and prevent identity theft – and restore your good name.



Online will preparation

Creating a will allows you to make vital decisions ahead of time – such as naming a guardian for your children or designating who will receive your property and assets after you pass away. Without a will, state officials will distribute your estate. EstateGuidance® offers you a quick and easy way to create and execute a will so you can rest easy knowing you've planned ahead for your family.



Guidance and support for your beneficiaries

LifeKeys' comprehensive program offers resources to help your loved ones address a range of common concerns. Services include grief counseling, advice on financial and legal matters and help coping with the occasional challenges of day-to-day life.

When you're enrolled in life or AD&D insurance, you have access to a wide range of services to help you and your loved ones through life's most important matters.

For your beneficiaries: help, guidance and support at a difficult time

The emotional impact of losing a loved one can be deep and long-lasting. All too often, financial or legal issues can add to the stress. *LifeKeys*® services can be a welcome resource for your beneficiaries.

These services are available for up to one year after a loss. Your beneficiaries will have access to six in-person sessions for grief counseling, legal, or financial information and unlimited phone counseling.

Grief counseling—advice, information and referrals on:

- Grief and loss
- Stress, anxiety and depression
- Memorial planning information
- Concerns about children and teens

Legal support—quick access to legal information on:

- Estate and probate law
- Real estate transactions
- Social Security survivor and child benefits
- Important documents your beneficiaries need

Financial services—online resources or advice from financial specialists on:

- Estate planning
- Budgeting
- Overcoming debt
- Bankruptcy
- Investments

Help with everyday life—comprehensive information on:

- Planning a memorial service
- Finding child care or elder care
- Financing your home
- Moving and relocation
- Making major purchases



It's easy to access *LifeKeys*® services. Just visit [GuidanceResources.com](https://www.GuidanceResources.com), download the *GuidanceNow* mobile app, or call 1-855-891-3684. (First-time user: Enter Web ID *LifeKeys*)

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TravelConnect® services

Make travel less stressful.

We're here to assist you with:

- Emergency pet boarding and/or return
- Return of traveling companion
- ID recovery assistance
- Vehicle return
- Emergency travel arrangements
- Lost or stolen travel documents
- Language translation services
- Medical and dental referrals
- Corrective lens and medical device replacement
- Medication and vaccine delivery
- Evacuation coordination for an emergency security or political event, or natural disaster*
- Destination information

Detach and keep this card with you at all times.



Caring support and assistance when you travel.

TravelConnect is a comprehensive program that can bring help, comfort, and reassurance if you face a medical emergency while traveling 100 or more miles from home. Whether traveling for business or leisure, if you are enrolled in life and/or AD&D insurance, you and your loved ones can count on *TravelConnect* for responsive and caring support — 24 hours a day, 7 days a week.

You can count on *TravelConnect* services to:

Coordinate and provide transportation from an initial medical facility that cannot adequately treat the patient due to their condition.

Coordinate travel and airfare for your dependent children.* This includes the services, transportation expenses and accommodations of a qualified escort.

TravelConnect will also coordinate and pay for a safe evacuation due to natural disaster, or when a political or security threat occurs.

Medical care, and travel services recovery. Assistant services include, but are not limited to:

- Medical record requests
- Intermediary services
- Recovering lost or stolen documents or luggage
- Medical and dental referrals
- Language translation
- Corrective lenses and medical device replacement
- Arrangements for a deceased traveler



For a complete list of *TravelConnect* services, go to mysearchlightportal.com and enter your group ID: LFGTravel123.

Insurance products issued by:
The Lincoln National Life Insurance Company
Lincoln Life Assurance Company of Boston

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POD 3/19 **Z08**

Order code: LFE-TRAV-FLI001



Travel assistance services are subject to specific terms, conditions, and limitations. If you need assistance, call On Call International immediately for benefits verification and procedures. Multilingual representatives are available 24 hours a day, seven days a week. A program description is available at mysearchlightportal.com. To use *TravelConnect*® services, call On Call International at 866-525-1955.

The *TravelConnect*® program is not available to insured employees and dependents of policies issued in the state of New York.

TravelConnect® services are provided by On Call International, Salem, NH. On Call International is not a Lincoln Financial Group® company and Lincoln Financial Group does not administer these services. Each independent company is solely responsible for its own obligations.

*On Call International must coordinate and provide all arrangements for eligible services to be covered. Coverage is subject to contract language that contains specific terms, conditions and limitations.

Not for use in New York.

Detach and keep this card with you at all times.

If you need Medical, Security or Travel assistance, regardless of the nature or severity of your situation, **contact On Call 24 hours a day:**

Call collect from anywhere in the world:
+1.603.328.1955

Email:
mail@oncallinternational.com

Call toll free from US or Canada:
1.866.525.1955

Global Assistance Services must be coordinated and approved by On Call in order to be covered.

See your **Plan Description** for full terms and conditions of the services offered in your plan.



On Call International
A member of the **Toko Marine HCC**
group of companies

Frequently Asked Questions:

1. How can TravelConnectSM help?

Lincoln Financial Group has partnered with On Call to provide access to immediate support should you experience any challenges when you are traveling. On Call provides you with a resource experienced in navigating through any crisis and making sure you can continue your trip, or get home safely. On Call assists during critical emergencies such as illness or injury that may require an evacuation or during a political or natural disaster event that may threaten your safety. On Call also assists with smaller problems you may not realize you have a resource for. Review your Description of Services for full details.

If you are, or will be, hospitalized following an accident or illness that occurs while traveling, contact the Global Response Center as soon as possible after seeking initial medical attention. On Call will facilitate payment of your medical expenses if authorized by your primary health insurer. In the event the medical facility you are in is not adequate to treat you, On Call will arrange for your medically supervised evacuation to the closest appropriate facility.

If you need an outpatient or physician appointment for an accident or illness, you can contact the On Call Global Response Center for a referral and to make an appointment.

In the event of a political or natural disaster event which threatens your safety, contact On Call immediately. You will be connected to a security professional who will provide immediate advice to maintain safety and then assess your situation to determine appropriate next steps.

2. Who is covered?

The employee who is enrolled in a group insurance program through Lincoln Financial Group and his/her dependents. Dependents do not need to be traveling with the employee to gain access to the 24-Hour Global Assistance Program.

Dependents are the employee's civil union partner, domestic partner, or lawful spouse; the employee's unmarried child, from birth and under age 19; or under age 26 if enrolled as a full-time student in an accredited college, university, vocational or technical school. A child includes a natural child; an adopted child, beginning with any waiting period pending finalization of the child's adoption; a child whose support is required by court decree; a civil union partner's child, a domestic partner's child, or a stepchild, who resides with the employee or depends on the employee for financial support. A child also includes any child who is disabled on the day before child's insurance would otherwise end due to his or her age, and who continues to meet the following conditions: the child is unable to earn a living because of a physical or mental disability; and depends mainly on the Participant for support and maintenance.

3. When am I covered?

Any time the employee and/or his/her dependents are traveling more than 100 miles from home. They can be traveling for business or for leisure purposes.



4. Does this cover any medical expenses I incur from visiting a medical provider or hospital?

The Global Assistance Services Program does not cover medical expenses of any kind. The program does not take the place of a travel insurance plan or health insurance coverage. The employee is encouraged to review his/her primary/secondary health insurance coverage to determine if coverage applies out of network, and if so, review the deductible and co-insurance amounts. It may be beneficial for the employee to purchase a separate travel insurance plan to cover medical expenses among other expenses.

5. What information should I be prepared to give the representatives when calling for assistance?

The Global Response Center will ask basic question to identify your specific needs including: your first and last name, date of birth, current location, name of employer, which insurance policy you're enrolled in, and other information about your inquiry or emergency. You do not need an ID number to access the program benefits.

6. Who can call to report a new case?

Anyone can call the Global Response Center to notify of a new emergency – the patient, the insured, the hospital, the hotel, a tour operator, an employer group, another employee, etc. The Global Response Center does abide by all HIPAA requirements, and therefore, will only update the parties whom the patient designates as authorized representatives on their completed medical release.

7. What if I can't talk on the phone? How else can I communicate with the Global Response Center?

The Global Response Center can be reached 24/7/365 via phone, fax, and email.

Toll-Free Within the US & Canada: 1-866-525-1955

Collect from Outside the US & Canada: +1-603-328-1955

Fax: +1-603-898-9172

Email: mail@oncallinternational.com

The Travel ConnectSM program is not available to insured employees and dependents of policies issued in the state of New York.

TravelConnectSM services are provided by On Call International, Salem, NH. On Call International is not a Lincoln Financial Group company and Lincoln Financial Group does not administer these services. Each independent company is solely responsible for its own obligations.

On Call International must coordinate and provide all arrangements in order for eligible services to be covered. Coverage is subject to contract language that contains specific terms, conditions, and limitations which can be found in the program description.

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TravelConnectSM Services Provided by:



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