

Group Life Insurance

SUMMARY OF BENEFITS

Sponsored by: Kaneland School District #302

Effective date: July 01, 2009

Life Benefit	Employee
\$50,000	Class 1: Administrators enrolled in the Employer's Group Health Plan.
\$10,000	Class 2: All Full-Time Certified Employees enrolled in the Employer's Group Health Plan.
\$10,000	Class 3: All Full-Time Non-Certified Employees enrolled in the Employer's Group Health Plan.
\$10,000	Class 4: Retired Administrators enrolled in the Employers Group Health Plan.
\$5,000	Class 5: Retired Non-Certified Employees enrolled in the Employer's Group Health Plan.
AD&D Benefit	Employee
\$50,000	Class 1: Administrators enrolled in the Employer's Group Health Plan.
\$10,000	Class 2: All Full-Time Certified Employees enrolled in the Employer's Group Health Plan.
\$10,000	Class 3: All Full-Time Non-Certified Employees enrolled in the Employer's Group Health Plan.
Benefit Reduction	Employee
Class 1: Administrators	33% at age 65 An additional 25% of the original amount at age 70 Benefits will terminate upon retirement.
Class 2 & 3: Certified and Non-Certified enrolled in Group Health Plan	An additional 35% of the original amount at age 65 Benefits terminate at age 70 or retirement, whichever is first.
Class 4 & 5: Retired Administrators and Retired Non-Certified Employees enrolled in the Group Health Plan.	Benefits terminate at age 65
Additional Benefits	Employee
See Definitions page for:	Accelerated Death Benefit Conversion Seat Belt, Airbag, and Common Carrier
Eligibility	Employee
	All full-time active employees working 30 or more hours per week in an eligible class are eligible for coverage on the policy effective date. A delayed effective date will apply if the employee is not actively at work.

Definitions

Accelerated Death Benefit	When diagnosed as terminally ill (having 12 months or less to live), you may withdraw up to 75% of your life insurance coverage to a maximum of \$250,000. The death benefit will be reduced by the amount withdrawn. To qualify, you satisfied the Active Work rule and have been covered under this policy for at least 12 months. Check with your tax advisor or attorney before exercising this option.
AD&D	Accidental Death and Dismemberment (AD&D) insurance provides specified benefits for a covered accidental bodily injury that directly causes dismemberment (e.g., the loss of a hand, foot, or eye). In the event that death occurs from a covered accident, both the life and the AD&D benefit would be payable.
Conversion	If you terminate your employment or become ineligible for this coverage, you have the option to convert all or part of the amount of coverage in force to an individual life policy on the date of termination without Evidence of Insurability. Conversion election must be made within 31 days of your date of termination.
Guarantee Issue	For timely entrants enrolled within 31 days of becoming eligible, the Guarantee Issue amount is available without any Evidence of Insurability requirement. Evidence of Insurability will be required for any amounts above this, for late enrollees or increase in insurance, and it will be provided at your own expense.
Seat Belt, Airbag, Common Carrier	If you die as a result of a covered auto accident while wearing a seat belt or in a vehicle equipped with an airbag, benefits are payable up to \$10,000 or 10% of the principal sum, whichever is less. If loss occurs for you due to an accident while riding as a passenger in a common carrier, benefits will be double the amount that would otherwise apply as outlined in the certificate.
Term Life	Coverage provided to the designated beneficiary upon the death of the insured. Coverage is provided for the time period that you are eligible and premium is paid. There is no cash value associated with this product.
Exclusion: Suicide	Benefits will not be paid if the death results from suicide within two years after coverage is effective. May apply if employee contributes toward the premium.

Additional Benefits

BeneficiaryConnectSM	Support services for beneficiaries who have experienced a loss.
TravelConnectSM	Travel assistance services for employees and eligible dependents traveling more than 100 miles from home.

For assistance or additional information

Contact Lincoln Financial Group at (800) 423-2765 or log on to www.LincolnFinancial.com

NOTE: 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 details. Should there be a difference between this summary and the contract, the contract will govern.

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Understanding Your Benefits

Total Disability	You are considered totally disabled if, due to an injury or illness, you are unable to perform each of the main duties of your own occupation. Your "own" occupation is covered for a specific period of time. Following this, the definition of total disability becomes the inability to perform any occupation for which you are reasonably suited based on your experience, education, or training.
Partial Disability	You are considered partially disabled if you are unable, due to an injury or illness, to perform the main duties of your regular occupation on a full-time basis. Partial Disability benefits may be payable if you are earning at least 20% of the income you earned prior to becoming disabled, but not more than 99%. Partial disability benefits allow you to work and earn income from your employer as well as continue to receive benefits, which may enable you to receive 100% of your income during your time of disability.
Continuation of Disability	If you return to work full-time but become disabled from the same disability within six months of returning to work, you will begin receiving benefits again immediately.
Benefit Duration Reduction	Your benefit duration may be reduced if you become disabled after age 65.
Pre-Existing Condition	Any sickness or injury for which you have received medical treatment, consultation, care, or services (including diagnostic measures or the taking of prescribed medications) during the specified months prior to the coverage effective date. A disability arising from any such sickness or injury will be covered only if it begins after you have performed your regular occupation on a full-time basis for the specified months following the coverage effective date, unless no treatment was received for the specified consecutive months after the coverage effective date, unless no treatment was received for the specified consecutive months after the coverage effective date.
Benefit Exclusions	You will not receive benefits in the following circumstances: <ul style="list-style-type: none">• Your disability is the result of a self-inflicted injury.• You are not under the regular care of a doctor when requesting disability benefits.• You were involved in a felony commission, act or war, or participation in a riot.
Benefit Reductions	Your benefits may be reduced if you are receiving benefits from any of the following sources: <ul style="list-style-type: none">• Any compulsory benefit act or law (such as state disability plans);• Any governmental retirement system earned as a result of working for the current policyholder;• Any disability or retirement benefit received under a retirement plan;• Any Social Security, or similar plan or act, benefits;• Earnings the insured earns or receives from any form of employment.• Workers compensation;• Salary continuance or employer contributions to an employer sponsored retirement plan.
Benefit Termination	This coverage will terminate when you terminate employment with this policyholder, or at your retirement.

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Long-Term Disability Insurance

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Effective date: July 01, 2009

Long-term disability is intended to protect your income for a long duration after you have depleted short-term disability or any sick leave your company may offer.

Eligibility	<p>Class 1: All Full-Time Employees who are members of the Kaneland Education Association enrolled in the Employer's Group Health Plan (minimum of 37.5 hours during student attendance).</p> <p>Class 2: All Part-Time Employees who are members of the Kaneland Education Association enrolled in the Employer's Group Health Plan (minimum of 37.5 hours during student attendance).</p> <p>Class 3: All Full-Time Employees who are Non-KEA Members and Administrators who work a minimum of student attendance days enrolled in the Employer's Group Health Plan (minimum of 20 hours a week during scheduled school year).</p>
Maximum Monthly Benefit	66.67% of salary up to \$6000 per month
Maximum Benefit Duration	Later of Age 65 or Social Security Normal Retirement Age
Elimination Period	180 days The number of days you must be disabled prior to collecting disability benefits.
Accumulation of Elimination Days	You can satisfy the days of your elimination period with either total (off work entirely) or partial (working some hours at your current job) disability. If you are working on a partial basis, you will have 2x the elimination period days to satisfy the total of 180 days.
Pre-Existing Condition	No treatment for 3 months prior to the coverage effective date unless it begins after you have performed your regular occupation on a full-time basis for 12 months following the coverage effective date and no treatment was received for 6 consecutive months after the coverage effective date.
Enrollment	You are able to take advantage of this coverage now without a health examination. You may not be offered this opportunity again, or may be responsible for the cost of required examinations.
Waiver of Premium	You will not be required to pay premium during any time of approved total or partial disability.
Survivor Income Benefit	A survivor benefit may be paid to your beneficiary if you should die while receiving qualifying disability payments.
EmployeeConnectSM	Access to an employee assistance program for the employee or an immediate household family member who may be experiencing personal or workplace issues.
Benefit Limitations	Mental Illness: 24 Months Substance Abuse: 24 Months Specified Illness: 24 Months