

LINCOLN FINANCIAL - BASIC LIFE WITH AD&D & VOLUNTARY LIFE INSURANCE

Goodwin University & University of Bridgeport contribute 100% of the cost of the Basic Life & AD&D benefit
 Employees electing Voluntary Life coverage contribute 100% of any amount elected

Life insurance helps protect your family from financial risk and sudden loss of income in the event of your death. Accidental death and dismemberment (AD&D) insurance provides an additional benefit if you lose your life, sight, hearing, speech, or limbs in an accident. Coverage is provided **at no cost to you** through **Lincoln Financial**.

Basic Life and AD&D Insurance

Goodwin University and University of Bridgeport provide you with basic life insurance in the amount of
 2x your base salary up to a maximum of \$200,000.
 Benefits reduce 50% at age 70 and terminate at retirement.

If you die as a result of an accident, your beneficiary will receive an additional benefit equal to the basic life insurance. For other covered losses, the amount of the benefit is a percentage of the AD&D insurance coverage amount. Evidence of good health is not required. Benefits reduce to age 70 by 50%. Coverage terminates at retirement.

Voluntary Life Insurance

Employees electing this coverage contribute 100% of the any amount elected.

New Hire Guarantee Issue amounts are only available to new hires in their initial eligibility period. Any amounts over the Guarantee Issue levels will require the completion and submission of an Evidence of Insurability form to be reviewed by underwriting for approval.

Current Employees: During open enrollment each year, you may elect to increase your current coverage amount by 2 benefit levels on a Guarantee Issue basis. This means that employees and/or spouses can increase coverage without having to complete an Evidence of Insurability form, up to the maximum benefit amount as long as you or your spouse have not been previously declined for coverage.

Your Personalized Rates can be found on Employee Navigator.

	Employee	Spouse	Child(ren)
New Hire Guarantee Issue	\$300,000	\$30,000	\$10,000
Guarantee Issue During Open Enrollment	2 Increments of \$10,000	2 Increments of \$5,000	All Amounts are Guaranteed Issue
Benefit Available	Not to Exceed 5 times the employee's annual salary Benefit Maximum = \$500,000	Not to Exceed 50% of employee benefit amount	Birth to 6 month = \$500 6 Months to 26 = \$10,000
Age Reduction Schedule	50% at age 70 Terminates at retirement	Coverage terminates at Employee Age 70 or retirement	N/A

Additional Information:

- The maximum coverage for new employees that are 70 and over is \$50,000
- Employee coverage is rounded to the next higher of \$10,000 benefit and spouse coverage is rounded to the next higher \$5,000 benefit.
- Employee coverage is required for spouse and child(ren) to elect coverage
- Spousal rates are based on the employee's age.
- **Conversion** options are available on Voluntary Life coverage as long as you apply within 30 days of your loss of eligibility. **Portability** is available as long as the coverage was in-force at least 12 months prior to termination of employment and the insured must not be disabled, on a leave of absence, or retired. Please see Human Resources for more information.
- **You must be actively at work on your effective date.** If you are not actively at work on the day before your scheduled effective date, your coverage will not become effective until the day after you complete one full day of active work as an eligible employee.

LINCOLN FINANCIAL - SHORT-TERM & LONG-TERM DISABILITY

Goodwin University & University of Bridgeport contribute 100% of the cost of this benefit

- Visit: www.lincoln4benefits.com to download the Short-Term or Long-Term Disability claim form
- Follow the instructions to complete the form and submit your disability claim via email, fax or mail:

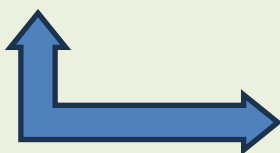
Email: DisabilityClaims@LFG.com

Fax: 1-877-843-3950, or

Mail to: Lincoln Financial Group
Disability Claims
P.O. Box 2609
Omaha, NE 68103

Maximum Benefit Period

Age At Disability	Maximum Benefit Period
Less than Age 60	To Age 65
60	60 Months
61	48 Months
62	42 Months
63	36 Months
64	30 Months
65	24 Months
66	21 Months
67	18 Months
68	15 Months
69 and Over	12 Months



Short-Term Disability

Maximum Benefit	60% of your weekly base earnings up to a maximum of \$750 per week
Elimination Period	Benefits begin on the 15 th day for a non-work-related accident or illness
Maximum Benefit Period	Up to 13 weeks (Dependent upon the nature of the claim)

Short-Term Disability remains an important part of your benefits package

Various states such as CT & MA have their own state mandated paid temporary disability (and family leave) offering workers *partial* income replacement.

This means based upon your regular weekly earnings, if due to a serious illness you receive a state mandated disability benefit to partially replace your weekly earnings, the Lincoln Financial Short-Term Disability benefit while reduced, may supplement this gap.

Additionally, in some states such as Connecticut, the state mandated Paid Family and Medical Leave (PFML) benefits allow for a total of only 12 weeks of paid leave (combined for both PML and PFL). If you were to use this benefit to care for a family member with a serious illness during the year, you would not have the maximum 12 weeks of paid medical leave available if needed for your own illness .

More information on following page.

Long-Term Disability

Maximum Benefit	60% of your monthly salary up to \$10,000
Elimination Period	You must be continuously disabled for 90 days
Benefit Duration	Once you qualify for benefits under this plan, you continue to receive them until the end of the benefit period shown below, or until you no longer qualify for benefits, whichever occurs first.
Disability Period	Social Security Normal Retirement Age (SSNRA)
Pre-Existing Conditions	Benefits are not payable for any medical condition in which you received treatment 3 months prior to the effective date of your coverage until you have been covered for at least 12 months.

Maximum Benefit Period - For Sickness, Injury or Pre-Existing Conditions- The Employee's Social Security Normal Retirement Age, or the Maximum Benefit Period shown to the left or whichever is later.

STATE MANDATED DISABILITY & PFML LEAVES

Please consult your Human Resources team prior to any Leave of Absence.

CONNECTICUT: Paid Family & Medical Leave (CT-PFML) As of 6/1/2023

Paid Medical Leave (CT-PML): For a serious off-the-job illness or injury (filed in conjunction with Short-Term Disability)

- **Employees working in CT must file a Paid Medical Leave (CT-PML) claim with the state of CT prior to filing a Short-Term Disability Claim through Lincoln Financial. Any CT-PML benefit paid will reduce your Short-Term Disability benefit amount you may be eligible for**
- **Maximum Benefit Period:** 12 weeks per year* (combined with PFL)
**Additional 2 weeks for serious health condition related to pregnancy/childbirth complications*
- **Elimination Period:** None
- **Qualifying Leaves:** PML: your own serious illness or non-work-related injury and/or PFL: for bonding with a new-born, placement for foster care/adoption, caring for a family member with a serious health condition, addressing certain military family needs, family violence leave
- **Percentage of Wages:** Claims that begin on or after June 1, 2023, are determined based on the PFML calculation using \$15/hr. minimum wage. The base weekly earnings threshold is \$600. Claimants earning more than \$600/week receive an additional 60% of the base weekly earnings that exceed \$600, capped at **\$900** (or 60 times the CT minimum wage)
- **Maximum Weekly Benefit:** \$900 per week as of June 01, 2023
- **Employee Contributions:** 0.5% of your base wages, capped at the annual Social Security wage base
- **Job Protection:** The CT-PFML leaves are not job-protected, but runs concurrent with FMLA
- **To file a CTPFML Claim:** https://www.ctpaidleave.org/Claims/how-to-apply?language=en_US

MASSACHUSETTS: Paid Family & Medical Leave (MA-PFML) 1/1/2024

Paid Medical Leave (MA-PML): For a serious off-the-job illness or injury (filed in conjunction with Short-Term Disability)

- **Employees working in MA must file a Paid Medical Leave (MA-PML) claim with the state of MA prior to filing a Short-Term Disability Claim through Lincoln Financial. Any MA-PML benefit paid will reduce your Short-Term Disability benefit amount you may be eligible for**
- **Maximum Benefit Period/Qualifying Leave:** (PFML combined up to 26 weeks) PML: Up to 20 weeks for your own serious illness or non-work-related injury and/or PFL: up to 12 weeks of PFL for bonding with a child within one year of their birth (or placement for foster care/adoption), caring for a family member with a serious health condition, or addressing certain military family needs
- **Elimination period:** 7 days (unpaid) unless immediately following your own PML claim for birth of a child to transition to bonding leave
- **Maximum Weekly Benefit:** Amount is based on the average weekly wage, which is adjusted annually. For 2024, the state average weekly wage (SAWW) is \$1,796.72 and the **maximum weekly benefit is \$1,144.90**
- **Weekly Benefit Calculation:** 80% of your average weekly wage that is equal to or less than the threshold of 50% of the SAWW. Plus, if your average weekly wage exceeds 50% of the SAWW, an additional 50% of the wages in excess of the threshold
- **Employee Contributions:** 0.46% of your base wages, capped at the annual Social Security wage base
- **Job Protection:** Job protected leaves and your benefits must be continued while out on a MAPFML claim (also runs concurrent with FMLA)
- **How to file a claim:** Go to [Create a PFML account and begin your application](#)