



# Voluntary Term Life Insurance

Protection for the ones you love

With the support of your employer, Lincoln Financial Group voluntary term life insurance is being offered to you at affordable group rates.

The plan's many valuable features include:

- **Guaranteed coverage for certain benefit amounts**
- **Coverage for your spouse and dependent children**
- **Easy enrollment**
- **Premiums paid through convenient payroll deduction**
- **Portable coverage that remains with you if you leave your job**

*Note: Accidental death and dismemberment option may be available. Plan contains exclusions and limitations.*

**Enroll any of these 3 ways...**

1. Call 888-696-9951 to enroll by phone  
OR
2. Log onto Union Website and print form [www.blet-ns.com](http://www.blet-ns.com)  
OR
3. Watch for a communication from the BLET or from Railroad Marketing with Enrollment instructions. Or, [www.railroadmarketing.com](http://www.railroadmarketing.com)



\$50,000 or \$100,000 additional Coverage

\$25,000 Spousal Coverage

\$10,000 Dependent Child Coverage

**NO MEDICAL QUESTIONS** if enrolled during open enrollment (under age 70)

| <u>Employee Cost</u>   | <u>Spouse Cost</u> | <u>Child Cost</u> |
|------------------------|--------------------|-------------------|
| \$ 50,000 or \$100,000 | \$25,000           | \$10,000          |
| \$11.50*    \$21.50*   | \$5.00*            | \$1.00*           |

\*Rates shown are twice monthly

(Premium covers all children)

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[www.LincolnFinancial.com](http://www.LincolnFinancial.com)

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Marketed by:  
**Railroad Marketing**  
888-696-9951

