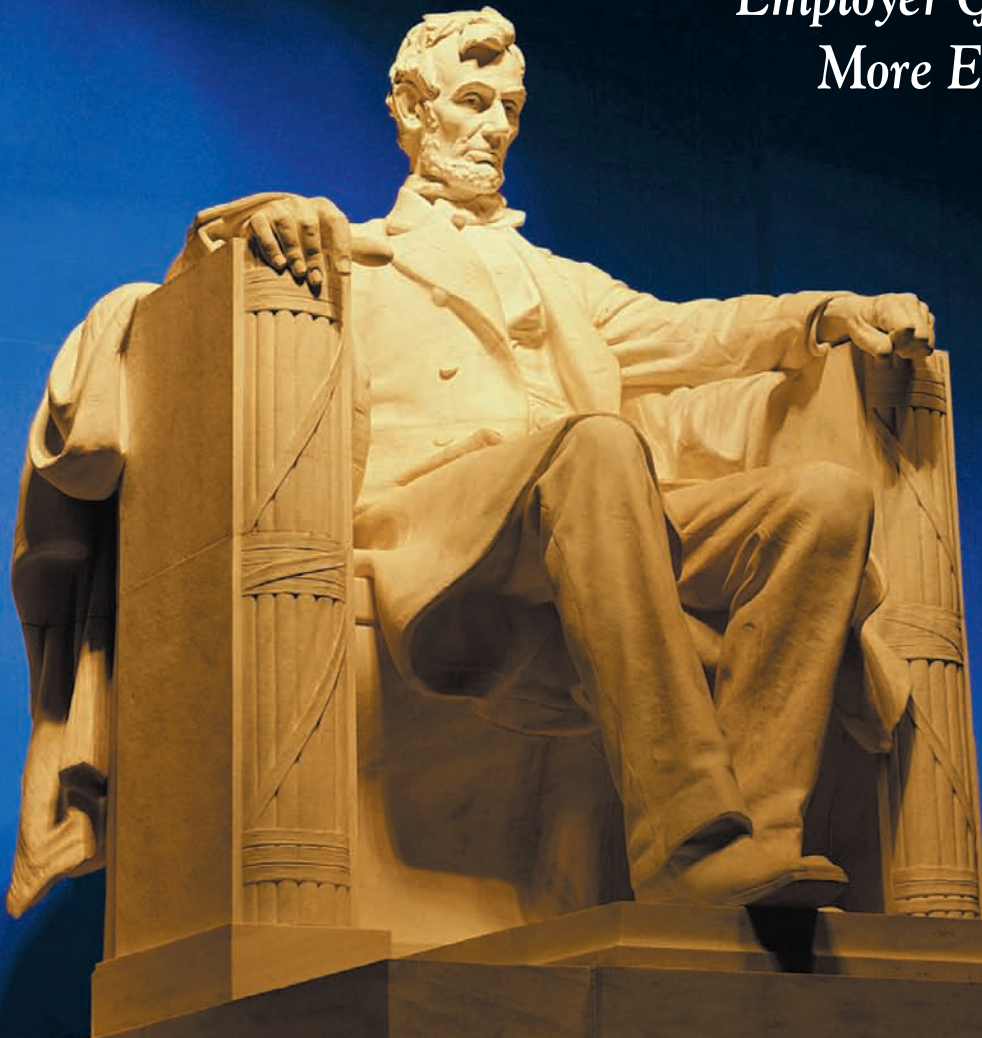




Lincoln Mutual
Life & Casualty Insurance Company

10/10+ Life

*Life Insurance Benefits for
Employer Groups with 10 or
More Eligible Employees*



NORTH DAKOTA GROUP LIFE &
SHORT TERM DISABILITY

Lincoln Mutual's 10/10+ Plan

The 10/10+ plan is designed for employer groups with 10 or more eligible employees. It's a competitive, high-value plan that includes term life, accidental death and dismemberment, short-term disability, dependent life and optional Supplemental or Voluntary Life Insurance benefits.

10/10+ Plan Highlights

- *2 Year Initial Rate Guarantee*
- *Toll-free Customer Service Phone & Fax*
- *Total Flexibility in Plan Design*
- *Excellent Personalized Service*
- *Enhanced Benefit Riders*
- *Hassle-Free Claims Service*



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General Provisions

- The employer must contribute at least 25% of the cost. A minimum of 75 percent employee participation is required on all contributory cases.
- 100% of eligible employee participation required when employer contributes 100% of the cost of the plan.
- Eligible employees actively working a minimum of 20 hours per week and subject to employment taxes. Seasonal or temporary employees are not eligible to participate.
- Insurance becomes effective only after approval of the master application by Lincoln Mutual Life & Casualty Insurance Company.
- Life insurance plan must be purchased if other options are selected.
- Present employees are eligible on the effective date of coverage. New employees are eligible following the waiting period stated in the master group policy.
- Minimum benefit available is \$10,000.

Group Term Life

- Payable in the event of death at anytime, from any cause.

Choose one of the following plans*:

- Flat amount for all employees
- Amount by occupational or salary classification
- Multiple of salary

* Insurance amount cannot exceed 2½ times the amount in the next lower class.

Life - Guarantee Issue Maximums

Number of Insureds	Guaranteed Acceptance
10-25	\$ 50,000
26-50	75,000
51-100	125,000
101-200	150,000
201-300	200,000
301-500	250,000
Over 500	300,000

Satisfactory medical evidence of insurability is required for amounts in excess of the Guarantee Issue amounts for the group.

Standard Reduction Schedule

Life and AD&D benefits reduce 35 percent at age 65; 50% at age 70 and 75% at age 75. Benefits terminate at retirement. Other age reduction schedules are available.

Conversion

Due to loss of employee eligibility, employee may apply for a conversion policy. No evidence of insurability is required. Face amount cannot exceed group coverage. Application and payment must be made to Lincoln Mutual within 31 days of eligibility.

Premium Waiver Feature

If an employee becomes totally disabled before reaching age 60 and remains disabled for six consecutive months, premium payments for eligible employee will be waived if satisfactory proof of disability is provided, until age 70 or retirement, whichever occurs first. The face amount is subject to age reduction schedules.

Accelerated Death Benefit (ADB)- Terminal Illness Rider

The ADB terminal illness rider gives an insured the option of receiving life insurance proceeds prior to death if:

- the insured is diagnosed terminally ill with 12 months or less to live, and
- the insured has a minimum of \$10,000 of group life coverage

The ADB terminal illness rider will pay 50% of the life benefit in force at the time of diagnosis. The maximum covered benefit is \$300,000 and the minimum is \$10,000.

Accelerated Death Benefit proceeds can be used for:

- Medical Expenses
- Bills or Living Expenses
- Nursing Home or Hospital Care
- Prepaying Burial Costs

Supplemental Life Option

Flat amounts, percentage of salary, or increments of \$10,000. Evidence of insurability is required on all amounts over guarantee issue, when 60% participation is not achieved, or when more than one class of benefit is offered.

Voluntary Life Option

Voluntary Life is an employee payroll deduction benefit designed to meet the needs of employers and their employees.

Voluntary Life provides features similar to Group Term Life with the addition of a Portability Provision Option.

Employee

Units of \$10,000 to a maximum of 5 times the salary. \$300,000 Maximum. Amounts over \$100,000 may require medical testing at employee's expense.

Family Coverage-Spouse

50% of the employee's benefit to maximum of \$150,000

Dependent children

(14 days to age 19, 23 if full-time student)

- 10% of the employee's benefit to a maximum of \$10,000.

(Coverage for each child 14 days to 6 months will be \$500.)

Portability Provision Option

Employees under age 70 may continue coverage by submitting an application for Portability within 31 days of termination of employment. Your coverage will continue at group rates as long as the group policy is in force.

Group can elect Supplemental or Voluntary coverage.

Accidental Death and Dismemberment Benefit Option

An additional amount equal to the amount of the benefit is payable when an insured employee dies as a result of accidental injury.

Dismemberment benefits pays for loss of limb or sight.

- The maximum dismemberment benefit shall be payable for loss of both hands, both feet, sight in both eyes or a combination of loss of limb and sight.
- One-half the maximum benefit is payable for the loss of one hand, foot or sight in one eye.

Dependent Life Insurance Option

Covers dependents when they become eligible.

Maximum Amounts Available

Spouse up to \$5,000

Children (14 days - 6 months) - \$100

Children (6 months - age 19)* - up to \$5,000

* Age 23 if full-time student.

Short Term Disability Benefits Option

A weekly benefit is payable to insured employees who are unable to work due to a non-occupational accident, sickness or pregnancy.

Schedules:

Earnings: 60%, 66 2/3% or 70% of basic weekly earnings. (Same percentage per class of employees)

Flat amount up to 70% of basic weekly earnings.

Minimum: \$50 per week

Maximum: \$500 per week

Benefit Options: Benefit may begin on the 1st, 8th, 15th or 31st day of accident or illness for a duration of 13 or 26 weeks.

In special situations, a maximum of 52 weeks will be considered.

Coverage is also available for first day in hospital.

Coverage terminates at retirement.

Evidence of insurability may be required depending upon employer contribution, amount of benefits, length of benefit period and the number of covered employees.

Short Term Disability		Guarantee Issue Maximum				
Maximum Benefit Period	% of Weekly Earnings Not Exceeding	10 to 24 Employees	25 to 49 Employees	50 to 99 Employees	100 to 199 Employees	200 or more Employees
13 or 26 Wks.	66-2/3%	\$300	\$325	\$350	\$375	\$400
	60%	325	350	375	400	425
	50%	350	375	400	425	450
52 Wks	66-2/3%	\$200	\$250	\$275	\$300	\$325
	60%	225	275	300	325	350
	50%	250	300	325	350	375

This brochure is not a contract of insurance. Terms and conditions are set forth in the master group policy. Please refer to your policy and certificate of coverage.

*A Group Benefits Program can
be tailored to accommodate
your company and its employees.*

*To receive a "Quick Quote," contact your
local Lincoln Mutual Representative*

Fargo Office

4510 13th Avenue S.
Telephone (701) 282-1149

Jamestown Office

300 2nd Avenue N.E., Suite 132
Telephone (701) 252-3180

Bismarck Office

Tuscany Square - 107 W. Main
Telephone (701) 223-6348

Dickinson Office

150 West Villard, Suite 2
Telephone (701) 225-8092

Grand Forks Office

2810 19th Avenue S.
Telephone (701) 795-5340

Devils Lake Office

425 College Drive S., Suite 13
Telephone (701) 662-8613

Minot Office

1600 South Broadway
Telephone (701) 858-5000

Williston Office

1137 2nd Ave. W., Suite 105
Telephone (701) 572-4535



BlueCross BlueShield
of North Dakota*



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Life & Casualty Insurance Company*

*Independent licensees of the Blue Cross & Blue Shield Association

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