

Okta, Inc.
Benefits At-A-Glance

All full-time active U.S. employees

Optional Life Insurance

The Lincoln Term Life Insurance Plan:

- Provides a cash benefit to your loved ones in the event of your death
- Features group rates for Okta, Inc. 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

Coverage Options	Increments of \$10,000
Guaranteed coverage amount	\$500,000
Maximum coverage amount	This amount may not exceed \$1,000,000

Dependent Spouse The amount of Dependent Life Insurance coverage cannot be greater than 100% of the optional Employee Benefit.

Coverage Options	Increments of \$5,000
Guaranteed coverage amount	\$50,000
Maximum coverage amount	This amount may not exceed \$250,000

Dependent Child(ren)

Live Birth but under 26 years	\$10,000
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What your benefits cover

Employee Coverage

Guaranteed Life Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount not to exceed the \$500,000 without providing evidence of insurability.
- Annual Limited Enrollment/Family Status Change: If you are a continuing employee, you can increase your coverage amount by one level without providing evidence of insurability. If you select coverage in an amount higher than this number, you will be required to submit evidence of insurability. If you have been previously denied coverage, you will 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.

Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to \$1,000,000 with evidence of insurability. See the Evidence of Insurability page for details.
- Your coverage amount will reduce by 65% of the original amount when you reach age 65 and 50% of the original amount when you reach age 70.

Dependent Spouse Coverage - You can secure term life insurance for your spouse if you select coverage for yourself.

Guaranteed Life Insurance Coverage Amount

- Initial Open Enrollment: When you are first offered this coverage, you can choose a coverage amount up to \$50,000 for your spouse without providing evidence of insurability.
- Annual Limited Enrollment: If you are a continuing employee, you can increase the coverage amount for your spouse by one level without providing evidence of insurability. If you select coverage in an amount higher than this number, you will be required to submit evidence of insurability. If you have been previously denied coverage, you will 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.

Maximum Life Insurance Coverage Amount

- You can choose a coverage amount up to \$250,000 for your spouse with evidence of insurability.
- Your Dependent Spouse amounts are reduced by 65% of the original amount when you reach age 65 and 50% of the original amount when you reach age 70.

Dependent Child(ren) Coverage - You can secure term life insurance for your dependent children when you choose coverage for yourself.

Coverage Amount

- Enrollment: you can choose a coverage amount up to \$10,000 at live birth but under 26 years

Optional Life Insurance Benefits At-A-Glance

Additional Plan Benefits

Accelerated Death Benefit: Enables the you to receive cash advances against your policy death benefit in the case of being diagnosed with a terminal illness.	Included
Waiver of Premium: is a provision that allows you not to pay premiums during a period of disability that has lasted for a particular length of time.	Included
Conversion: If all or part of your basic, optional and optional dependent life coverage ends, you may convert the amount that ends to an individual life insurance policy without medical evidence.	Included
Portability: If all or part of your basic, optional and optional dependent life coverage ends, you may continue all or part of the amount that ends, less any amounts converted to an individual policy. Portable group term life insurance is not available if coverage ends because the policy terminates.	Included

Benefit Exclusions

Like any insurance, this term life insurance policy does have exclusions. A suicide exclusion may apply. A complete list of benefit exclusions is included in the policy. State variations

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 policy, the policy 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.

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