

# Group Benefit Program Summary for Lincolnway Area Affiliation

## Supplemental Term Life

The death of a family member can mean not only dealing with the loss of a loved one, but the loss of financial security as well. With Dearborn National Life Insurance Company's Group Term Life plan, an employee can achieve peace of mind by giving their family the financial security they can depend on.

Eligibility	All Active Full-Time Employees
Group Term Life Benefit: Employee	\$25,000 - \$100,000 in increments of \$25,000, not to exceed 5 times salary
Grandfathering	\$100,000 provided minimum participation requirement is met
Guarantee Issue Amount - Employee	\$100,000 (subject to eligibility rules and enrollment status guidelines)
Group Term Life Benefit: Spouse (Includes Civil Union Partners)	\$10,000 - \$50,000 in increments of \$10,000, not to exceed 50% of the employee benefit amount
Guarantee Issue Amount - Spouse	\$20,000. Spouse coverage terminates at age 70.
Group Term Life Benefit: Child(ren)	Birth to 14 days: \$0 Age 15 days to 6 months: \$500 Age 6 months to 26 years: \$5,000
Group Term Life Age Reduction Schedule	Benefits reduce by 50% on the July 1st coincident with or next following the employee's attainment of age 70
Premium Waiver Type	Included
Accelerated Death Benefit (ADB)	Included
Portability Feature (Life/AD&D Coverage)	Included (employee & spouse)
Conversion	Included



**BlueCross BlueShield  
of Illinois**



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This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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## Supplemental Accidental Death & Dismemberment (AD&D)

Group AD&D is an additional death benefit that pays in the event a covered employee dies or is dismembered in a covered accident. AD&D benefit is a 24-hour coverage.

Group AD&D Benefit: Employee	Same as Supplemental Life
AD&D Age Reduction Schedule	Same as Supplemental Life

AD&D Schedule of Loss*	Principal Sum
Loss of Life	100%
Loss of both hands or both feet	100%
Loss of one hand and one foot	100%
Loss of speech and hearing	100%
Loss of sight of both eyes	100%
Loss of one hand and sight of one eye	100%
Loss of one foot and sight of one eye	100%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Loss of sight of one eye	50%
Loss of one hand or one foot	50%
Loss of speech or hearing	50%
Loss of thumb and index finger of the same hand	25%
Uniplegia	25%

\*Loss must occur within 365 days of accident.

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