



**BlueCross BlueShield
of Illinois**

Group Benefit Program Summary for City of Berwyn - F151642

Voluntary 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 Blue Cross and Blue Shield of Illinois' Group Term Life plan, an employee can achieve peace of mind by giving their family the financial security they can depend on.

Eligibility	All Eligible, Active Full Time Employees
Group Term Life Benefit: Employee	\$10,000 - \$500,000 in increments of \$10,000
Guarantee Issue Amount: Employee	\$100,000 (New Hires only)
Group Term Life Benefit: Spouse (Includes Domestic Partners)	\$5,000 - \$250,000 in increments of \$5,000, not to exceed 50% of the employee benefit amount.
Guarantee Issue Amount - Spouse	\$25,000
Group Term Life Benefit: Child(ren)	Birth to 14 days: \$0 Age 15 days to 6 months: \$100 Age 6 months to 26 years: Choice of \$2,500, \$5,000, \$7,500 or \$10,000
Age Reduction Schedule	None.
Waiver of Premium	Elimination Period: 9 Months; Duration: To age 65
Accelerated Death Benefit (ADB)	Benefit: Up to 50% of the employee's life insurance; Life expectancy: 24 months or less
Portability Feature (Life Coverage)	Included (employee and spouse)
Conversion Privilege (Life Coverage)	Included
Beneficiary Resource Services	Includes grief, legal and financial counseling for beneficiaries, funeral planning; and online legal library, including templates to create a legal will and other legal documents.
Travel Resource Services	Helps travelers with the unexpected that may take place while traveling. Services include emergency medical assistance, financial, legal and communication assistance and access to other critical services and resources available via the Internet.
Exclusions	One-year suicide exclusion applies to Voluntary Group Term Life coverage. AD&D exclusions are the same as Basic AD&D exclusions.

For illustrative purposes only. May not be available in all jurisdictions. Coverage may be subject to limitations, exclusions and other coverage conditions contained in issued policy. Please consult the policy for the actual terms of coverage.

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Voluntary 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 Voluntary Life
Group AD&D Benefit: Spouse (Includes Domestic Partners)	50% of the Employee Coverage Amount
Group AD&D Benefit: Child(ren)	10% of the Employee Coverage Amount
AD&D Age Reduction Schedule	Benefits reduce by 35% of the original amount at age 70 and further reduce to 45% of the original amount at age 75, 30% of the original amount at age 80, and 15% of the original amount at age 85. Benefits terminate at retirement.

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 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%
Loss of sight of one eye	50%
Loss of one hand or one foot	50%
Loss of thumb and index finger of same hand	25%

*Loss must occur within 365 days of accident.

Loss of Use Table of Losses	Principal Sum
Loss of speech and hearing (both ears)	100%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Loss of speech or hearing (both ears)	50%
Uniplegia	25%

AD&D PRODUCT FEATURES INCLUDED:

- ▲ Seatbelt and Airbag Benefits
- ▲ Repatriation Benefit
- ▲ Education Benefit
- ▲ Loss of Use Benefit (Paralysis, Plegia, Speech and Hearing Benefits)
- ▲ Common Disaster Benefit

EXCLUSIONS

Unless specifically covered in the policy, or required by state law, we will not pay any AD&D benefit for any loss that directly or indirectly, results in any way from or is contributed to by:

1. disease of the mind or body, or any treatment thereof
2. infections, except those from an accidental cut or wound
3. suicide or attempted suicide
4. intentionally self-inflicted injury
5. war or act of war
6. travel or flight in any aircraft while a member of the crew
7. commission of, or participation in a felony
8. under the influence of certain drugs, narcotics, or hallucinogen unless properly used as prescribed by a physician or
9. intoxication as defined in the jurisdiction where the accident occurred
10. participation in a riot

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