



**BlueCross BlueShield  
of Illinois**

## Group Benefit Program Summary for East Bank Club

### Group 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 Active Full-Time Hourly and Commissioned Employees  |
| Group Term Life Benefit: Employee      | 1 times salary to a maximum of \$190,000 with a minimum of \$15,000   |
| Guarantee Issue Amount - Employee      | \$190,000   |
| Group Term Life Age Reduction Schedule | Benefits reduce by 35% of the original amount at age 70; and further reduce by: 55% of the original amount at age 75; and 75% of the original amount at age 80.   |
| Waiver of Premium                      | Elimination Period: 9 Months; Duration: To age 65   |
| Accelerated Death Benefit (ADB)        | Benefit: Up to 75% of the employee's life insurance; Life expectancy: 24 months or less   |
| Portability Feature (Life Coverage)    | Not Included  |
| Conversion                             | Included  |
| Beneficiary Resource Service           | 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. |

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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### Group 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:<br>Employee | Same as Basic Life |
| AD&D Age Reduction Schedule     | Same as Basic 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%           |

#### AD&D PRODUCT FEATURES INCLUDED:

- ▲ Seatbelt Benefit
- ▲ Airbag Benefit
- ▲ Repatriation Benefit
- ▲ Education Benefit

\*Loss must occur within 365 days of accident.

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