



**BENEFIT PROGRAM SUMMARY
CITY OF BERWYN - #F151642**

A simple, economical way to plan for your and your family's future. The voluntary coverage is payroll deducted and sponsored by your employer at a conveniently cost effective rate. Most families depend upon each paycheck to pay expenses and plan for the future. In the unexpected event of death, life insurance provides immediate financial assistance for you and your family when it is most needed.

VOLUNTARY GROUP TERM LIFE / AD&D

Eligibility	All Eligible Active Full Time Employees
Voluntary Group Term Life Benefit: Employee	\$10,000 - \$500,000 in \$10,000 increments.
Voluntary Group Term Life Benefit: Spouse	\$5,000 - \$250,000 in \$5,000 increments, not to exceed 50% of the employee benefit.
Voluntary Group Term Life Benefit: Child(ren)	\$2,500 - \$10,000 in \$2,500 increments (6 months to age 26).

Guarantee Issue - Employees

- Employees under age 60 who are not currently enrolled and waived coverage when they were first eligible for voluntary life may enroll for \$50,000 in coverage without providing a medical questionnaire.
- Employees age 60-69 who are not currently enrolled and waived coverage when they were first eligible for voluntary life may enroll for \$10,000 in coverage without providing a medical questionnaire.
- Employees currently enrolled may elect up to an additional \$50,000 in coverage up to the GI without providing a medical questionnaire.

Dependents

- Spouses under age 70 and children who are not currently enrolled may enroll for \$10,000 in coverage without a medical questionnaire.
- Spouses who are under age 70 and are currently enrolled may elect an additional \$10,000 without providing a medical questionnaire.

Spouses age 70 and older are subject to medical underwriting requirements.

Employees and spouses who were declined coverage after submitting a medical questionnaire in the past under this plan or who are over age 69 will be subject to EOI requirements for all elected amounts.

Voluntary AD&D

You have the option of purchasing Voluntary AD&D coverage. However, Voluntary AD&D may not be purchased separately. You must apply for Voluntary Group Life insurance if you wish to select Voluntary AD&D coverage. Satisfactory Evidence of Insurability may be required for Voluntary Group Life insurance. If your application for life insurance is declined, no AD&D coverage will be issued.

Individual Plan – allows you to choose a benefit amount up to \$500,000, in increments of \$10,000.

Family Plan – allows you to insure your spouse and/or dependent children. The spouse benefit is equal to 50% of your benefit, and each child is covered for 10% of your benefit amount.

Note: Voluntary AD&D Benefit amounts for insured persons over the age of 69 will be equal to the following schedule: Age 70-74 (Principal Sum Equal to 65% of the benefit); Age 75-79 (45% of benefit); Age 80-84 (30% of benefit); and 85 and over (15% of benefit).

Waiver of Premium (Employee Only)	If an employee is unable to engage in any occupation as a result of injury or sickness for a minimum of 9 months, prior to age 60, premium will be waived for the employee's life insurance benefit until the employee is no longer disabled or reaches age 65, whichever occurs first.
Definition of Disability	Diagnosed by a doctor to be completely unable, because of sickness or injury to engage in any occupation for wage or profit or any occupation for which they become qualified by education, training or experience.
Accelerated Death Benefit (ADB)	Upon the employee's request, this benefit pays a lump sum up to 50% of the employee's Life insurance, if diagnosed with a terminal illness and has a life expectancy of 12 months or less. Minimum: \$7,500. Maximum: \$250,000. The amount of group term life insurance otherwise payable upon the employee's death will be reduced by the ADB.
Portability Feature; Conversion Privilege	Included.
Beneficiary Resource Services; Travel Resource Services	Included.
Exclusions	A one-year suicide exclusion applies to Voluntary Group Term Life.



VOLUNTARY GROUP ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) PROGRAM SUMMARY

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 24-hour coverage.

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 the Sight of One Eye	100%
Loss of One Foot and the 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 on Same Hand	25%
Uniplegia	25%

* Loss must occur within 365 days of the accident.

AD&D Product Features Included:

- Seatbelt and Airbag Benefits
- Repatriation Benefit
- Education Benefit

Exclusions - We will not pay any benefit for any loss that, directly or indirectly, results in any way from or is contributed to by:

1. any disease or infirmity of mind or body, and any medical or surgical treatment thereof; or
2. any infection, except a pus-forming infection of an accidental cut or wound; or
3. suicide or attempted suicide, while sane or insane; or
4. any intentionally self-inflicted Accident; or
5. war, declared or undeclared, whether or not the Employee is a member of any armed forces; or
6. travel or flight in an aircraft while a member of the crew, or while engaged in the operation of the aircraft, or giving or receiving training or instruction in such aircraft; or
7. commission of, participation in, or an attempt to commit an assault or felony; or
8. being under the influence of any narcotic, hallucinogen, barbiturate, amphetamine, gas or fumes, poison or any other controlled substance as defined in Title II of the comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless as prescribed by the Employee's licensed physician and used in the manner prescribed. Conviction is not necessary for a determination of being under the influence; or
9. intoxication as defined by the laws of the jurisdiction in which the accident occurred or .08% blood alcohol content if the jurisdiction in which the accident occurred does not define detoxification. Conviction is not necessary for a determination of being intoxicated;
10. active participation in a riot. "Riot" means all forms of public violence, disorder, or disturbance of the public peace, by three or more persons assembled together, whether with or without a common intent and whether or not damage to person or property or unlawful act is the intent or the consequence of such disorder.

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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