

VOLUNTARY LIFE INSURANCE

Group Benefit Program Summary for Effingham Community Unit School District #40 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	\$10,000 - \$500,000 in increments of \$10,000
Grandfathering	\$500,000 provided minimum participation requirement is met
Guarantee Issue Amount - Employee	\$150,000 for Modified Open Enrollment
Group Term Life Benefit: Spouse (Includes Domestic Partners)	\$5,000 - \$250,000 in increments of \$5,000, not to exceed 100% of the employee benefit amount
Guarantee Issue Amount - Spouse	\$25,000 for Modified Open Enrollment
Group Term Life Benefit: Child(ren)	Birth to 14 days: \$0 Age 15 days to 6 months: \$1,000 Age 6 months to 26 years (26 if full-time student): \$1,000 - \$10,000 in increments of \$1,000
Group Term Life Age Reduction Schedule	Benefits reduce by 33% of the original amount at age 70; and further reduce by: 66% of the original amount at age 75.
Premium Waiver Type	Same as Basic Life
Accelerated Death Benefit (ADB)	Same as Basic Life
Portability Feature (Life Coverage)	Included (employee & spouse)
Conversion	Included



**BlueCross BlueShield
of Illinois**

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.



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.

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company (Downers Grove, IL) and certain of its affiliates. Dearborn National® Life Insurance Company is a separate company that does not provide Blue Cross and Blue Shield of Illinois products or services. Dearborn National® Life Insurance Company is solely responsible for the life and disability products described in this flier.

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
Group AD&D Benefit: Spouse (Includes Domestic Partners)	Same as Supplemental Dependent Life
Group AD&D Benefit: Child(ren)	Same as Supplemental Dependent 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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Supplemental Life and AD&D
PREMIUM RATE GRID



Effingham Community Unit School District #40

Eligibility

You are eligible to enroll if you work the minimum number of hours per week by your employer, and you have satisfied any waiting period.

Supplemental Life and AD&D

Employee Benefit: \$10,000 to \$500,000 in \$10,000 increments.

Spouse Benefit: \$5,000 to \$250,000 in \$5,000 increments.
(not to exceed 100% of the employee benefit)

Note: Spouse and/or Child(ren) may not have coverage unless the employee has coverage.

Guarantee Issue* for Modified Open Enrollment

Employee \$150,000
Spouse \$25,000

*Assumes 25% participation

Child Coverage

Birth to 14 days: \$0
15 days to 6 months: \$1,000
6 months to age 26: \$1,000 to \$10,000 in increments of \$1,000
(Student Maximum Age 26)

Benefits reduce by 33% of the original amount at age 70 and further reduce by 66% of the original amount at age 75.

Supplemental Life and AD&D

Premium Cost (Based on 12 payroll deductions per year)

Employee	
Supplemental Life/AD&D	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.052
20-24	\$0.052
25-29	\$0.052
30-34	\$0.078
35-39	\$0.104
40-44	\$0.156
45-49	\$0.208
50-54	\$0.364
55-59	\$0.676
60-64	\$0.962
65-69	\$1.638
70+	\$2.860

Dependent Life (Children)	
Monthly Premium per Family	
Life/AD&D	
\$1,000	\$0.19
\$10,000	\$1.93

Benefit Amount	ATTAINED AGE											
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$10,000	\$0.52	\$0.52	\$0.52	\$0.78	\$1.04	\$1.56	\$2.08	\$3.64	\$6.76	\$9.62	\$16.38	\$28.60
\$20,000	\$1.04	\$1.04	\$1.04	\$1.56	\$2.08	\$3.12	\$4.16	\$7.28	\$13.52	\$19.24	\$32.76	\$57.20
\$30,000	\$1.56	\$1.56	\$1.56	\$2.34	\$3.12	\$4.68	\$6.24	\$10.92	\$20.28	\$28.86	\$49.14	\$85.80
\$40,000	\$2.08	\$2.08	\$2.08	\$3.12	\$4.16	\$6.24	\$8.32	\$14.56	\$27.04	\$38.48	\$65.52	\$114.40
\$50,000	\$2.60	\$2.60	\$2.60	\$3.90	\$5.20	\$7.80	\$10.40	\$18.20	\$33.80	\$48.10	\$81.90	\$143.00
\$60,000	\$3.12	\$3.12	\$3.12	\$4.68	\$6.24	\$9.36	\$12.48	\$21.84	\$40.56	\$57.72	\$98.28	\$171.60
\$70,000	\$3.64	\$3.64	\$3.64	\$5.46	\$7.28	\$10.92	\$14.56	\$25.48	\$47.32	\$67.34	\$114.66	\$200.20
\$80,000	\$4.16	\$4.16	\$4.16	\$6.24	\$8.32	\$12.48	\$16.64	\$29.12	\$54.08	\$76.96	\$131.04	\$228.80
\$90,000	\$4.68	\$4.68	\$4.68	\$7.02	\$9.36	\$14.04	\$18.72	\$32.76	\$60.84	\$86.58	\$147.42	\$257.40
\$100,000	\$5.20	\$5.20	\$5.20	\$7.80	\$10.40	\$15.60	\$20.80	\$36.40	\$67.60	\$96.20	\$163.80	\$286.00
\$150,000	\$7.80	\$7.80	\$7.80	\$11.70	\$15.60	\$23.40	\$31.20	\$54.60	\$101.40	\$144.30	\$245.70	\$429.00
\$200,000	\$10.40	\$10.40	\$10.40	\$15.60	\$20.80	\$31.20	\$41.60	\$72.80	\$135.20	\$192.40	\$327.60	\$572.00
\$250,000	\$13.00	\$13.00	\$13.00	\$19.50	\$26.00	\$39.00	\$52.00	\$91.00	\$169.00	\$240.50	\$409.50	\$715.00
\$300,000	\$15.60	\$15.60	\$15.60	\$23.40	\$31.20	\$46.80	\$62.40	\$109.20	\$202.80	\$288.60	\$491.40	\$858.00
\$350,000	\$18.20	\$18.20	\$18.20	\$27.30	\$36.40	\$54.60	\$72.80	\$127.40	\$236.60	\$336.70	\$573.30	\$1,001.00
\$400,000	\$20.80	\$20.80	\$20.80	\$31.20	\$41.60	\$62.40	\$83.20	\$145.60	\$270.40	\$384.80	\$655.20	\$1,144.00
\$450,000	\$23.40	\$23.40	\$23.40	\$35.10	\$46.80	\$70.20	\$93.60	\$163.80	\$304.20	\$432.90	\$737.10	\$1,287.00
\$500,000	\$26.00	\$26.00	\$26.00	\$39.00	\$52.00	\$78.00	\$104.00	\$182.00	\$338.00	\$481.00	\$819.00	\$1,430.00

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Policy Provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations.

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50-54	\$0.364
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60-64	\$0.962
65-69	\$1.638
70+	\$2.860

Dependent Life (Children)	
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Life/AD&D	
\$1,000	\$0.19
\$10,000	\$1.93

Benefit Amount	ATTAINED AGE											
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70+
\$5,000	\$0.26	\$0.26	\$0.26	\$0.39	\$0.52	\$0.78	\$1.04	\$1.82	\$3.38	\$4.81	\$8.19	\$14.30
\$10,000	\$0.52	\$0.52	\$0.52	\$0.78	\$1.04	\$1.56	\$2.08	\$3.64	\$6.76	\$9.62	\$16.38	\$28.60
\$15,000	\$0.78	\$0.78	\$0.78	\$1.17	\$1.56	\$2.34	\$3.12	\$5.46	\$10.14	\$14.43	\$24.57	\$42.90
\$20,000	\$1.04	\$1.04	\$1.04	\$1.56	\$2.08	\$3.12	\$4.16	\$7.28	\$13.52	\$19.24	\$32.76	\$57.20
\$25,000	\$1.30	\$1.30	\$1.30	\$1.95	\$2.60	\$3.90	\$5.20	\$9.10	\$16.90	\$24.05	\$40.95	\$71.50
\$30,000	\$1.56	\$1.56	\$1.56	\$2.34	\$3.12	\$4.68	\$6.24	\$10.92	\$20.28	\$28.86	\$49.14	\$85.80
\$35,000	\$1.82	\$1.82	\$1.82	\$2.73	\$3.64	\$5.46	\$7.28	\$12.74	\$23.66	\$33.67	\$57.33	\$100.10
\$40,000	\$2.08	\$2.08	\$2.08	\$3.12	\$4.16	\$6.24	\$8.32	\$14.56	\$27.04	\$38.48	\$65.52	\$114.40
\$45,000	\$2.34	\$2.34	\$2.34	\$3.51	\$4.68	\$7.02	\$9.36	\$16.38	\$30.42	\$43.29	\$73.71	\$128.70
\$50,000	\$2.60	\$2.60	\$2.60	\$3.90	\$5.20	\$7.80	\$10.40	\$18.20	\$33.80	\$48.10	\$81.90	\$143.00
\$75,000	\$3.90	\$3.90	\$3.90	\$5.85	\$7.80	\$11.70	\$15.60	\$27.30	\$50.70	\$72.15	\$122.85	\$214.50
\$100,000	\$5.20	\$5.20	\$5.20	\$7.80	\$10.40	\$15.60	\$20.80	\$36.40	\$67.60	\$96.20	\$163.80	\$286.00
\$125,000	\$6.50	\$6.50	\$6.50	\$9.75	\$13.00	\$19.50	\$26.00	\$45.50	\$84.50	\$120.25	\$204.75	\$357.50
\$150,000	\$7.80	\$7.80	\$7.80	\$11.70	\$15.60	\$23.40	\$31.20	\$54.60	\$101.40	\$144.30	\$245.70	\$429.00
\$175,000	\$9.10	\$9.10	\$9.10	\$13.65	\$18.20	\$27.30	\$36.40	\$63.70	\$118.30	\$168.35	\$286.65	\$500.50
\$200,000	\$10.40	\$10.40	\$10.40	\$15.60	\$20.80	\$31.20	\$41.60	\$72.80	\$135.20	\$192.40	\$327.60	\$572.00
\$225,000	\$11.70	\$11.70	\$11.70	\$17.55	\$23.40	\$35.10	\$46.80	\$81.90	\$152.10	\$216.45	\$368.55	\$643.50
\$250,000	\$13.00	\$13.00	\$13.00	\$19.50	\$26.00	\$39.00	\$52.00	\$91.00	\$169.00	\$240.50	\$409.50	\$715.00

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