



**BlueCross BlueShield
of Montana**

Group Benefit Program Summary for
St. Peter's Health - VF029766
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 Blue Cross and Blue Shield of Montana'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 and Part-Time Employees working at least 32 hours and 16 hours per week respectively.
Supplemental Group Term Life Benefit: Employee	\$50,000 - \$500,000 in increments of \$50,000, not to exceed 5 times basic annual earnings
Guarantee Issue Amount - Employee	\$200,000 (subject to eligibility rules and enrollment status guidelines)
Supplemental Group Term Life Benefit: Spouse (Includes Domestic Partners)	\$5,000 - \$300,000 in increments of \$5,000, not to exceed 50% of the employee benefit amount
Guarantee Issue Amount - Spouse	\$20,000
Supplemental Group Term Life Age Reduction Schedule	Benefits reduce by 35% of the original amount at age 70; and further reduce by: 50% 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)
Conversion	Included

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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