



**GROUP BENEFIT PROGRAM SUMMARY**  
**For EAST CENTRAL ISD / TEEBC TRUST F021842 - 327**

The death of a family provider can mean that a family will not only find itself facing the loss of a loved one, but also the loss of financial security. With our Group Term Life plan, an employee can achieve peace of mind by giving their family the security they can depend on.

**EMPLOYER PAID BASIC GROUP TERM LIFE/AD&D (Not Enrolled in the Medical Plan)**

<b>Eligibility</b>	<b>Class 1</b> – All Eligible TRS Bus Drivers not enrolled in the medical plan who work 10 hours per week. <b>Class 2</b> – All Eligible other employees not enrolled in the medical plan who work 20 hours per week. Insurance is effective the first of the month following date of hire.
<b>Group Term Life/AD&amp;D Benefit:</b>	\$40,000 (Not enrolled in Medical Plan)
<b>Guarantee Issue Amount – Employee</b>	\$40,000
<b>Age Reduction Schedule</b>	Life and AD&D benefits reduce by 35% of the original amount at age 65, reduce by 55% at age 70, reduce by 70% at age 75 and reduce by 80% at age 80. Benefits terminate at retirement.
<b>Waiver of Premium</b>	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.
<b>Definition of Disability</b>	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.
<b>Accelerated Death Benefit (ADB)</b>	Upon the employee’s request, this benefit pays a lump sum up to 75% 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.
<b>Conversion Privilege</b>	Included.
<b>Beneficiary Resource Services</b>	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.
<b>Travel Resource Services</b>	Helps travelers deal 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.

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Texas is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.



## 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 of 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** – 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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**SUPPLEMENTAL GROUP TERM LIFE (Not Enrolled in Medical Plan)**

<b>Eligibility</b>	<b>Class 1</b> – All Eligible TRS Bus Drivers not enrolled in the medical plan who work 10 hours per week. <b>Class 2</b> – All Eligible other employees not enrolled in the medical plan who work 20 hours per week. Insurance is effective the first of the month following date of hire.
<b>Group Term Life Benefit: Employee</b>	\$10,000 - \$250,000, in increments of \$10,000, not to exceed 5 times your annual earnings.
<b>Guarantee Issue Amount – Employee</b>	Under age 60 – \$150,000 Ages 60 to 69 – \$75,000 Age 70 & Older - \$10,000
<b>Group Term Life Benefit: Spouse</b> (Includes Domestic Partners)	\$5,000 - \$50,000, in increments of \$5,000, not to exceed 50% of the employee benefit amount.
<b>Guarantee Issue Amount – Spouse</b>	\$20,000
<b>Group Term Life Benefit: Child(ren)</b>	Option I - \$5,000    Option II - \$10,000
<b>Age Reduction Schedule</b>	Employee Basic Life/ADD and Employee & Spouse Supplemental Group Term Life benefits reduce by 35% of the original amount at age 65, reduce by 55% at age 70, reduce by 70% at age 75 and reduce by 80% at age 80. Benefits terminate at retirement.
<b>Employee Contribution</b>	100%
<b>Waiver of Premium</b>	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.
<b>Accelerated Death Benefit (ADB)</b>	Upon the employee's request, this benefit pays a lump sum up to 75% 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.
<b>Portability Feature (Life coverage)</b>	Included. (Employee)
<b>Conversion Privilege (Life coverage)</b>	Included.
<b>Exclusions</b>	One-year suicide exclusion applies to Supplemental Group Term Life coverage. AD&D exclusions are the same as Basic AD&D exclusions.

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