



**BlueCross BlueShield  
of Texas**

## Important One-Time 2020 Open Enrollment Opportunity for Supplemental Group Term Life and Accidental Death & Dismemberment (AD&D) Coverage

Dear Grandview ISD Employees,

Your employer provides a \$30,000 group term life insurance and accidental death & dismemberment (AD&D) policy through Blue Cross and Blue Shield of Texas (BCBSTX). You now can purchase supplemental group term life and AD&D insurance for you, your spouse and your children through BCBSTX that will be payroll deducted.

This is a one-time opportunity to purchase this coverage guaranteed without any medical underwriting up to the guarantee issue amounts noted below for employees and spouses. The newly elected coverage will begin on September 1, 2020.

Be sure to enroll online through your benefits enrollment portal and/or see your First Financial Group of America representative.

### Employees

- You may elect your supplemental coverage amount up to the guarantee issue amount without completing evidence of insurability (EOI). Your guarantee issue amount is up to \$150,000 under age 65, \$30,000 Age 65 - 69.
- Amounts exceeding the guarantee issue amount will require you to complete an ancillary EOI form to be submitted for approval by the BCBSTX ancillary product team.

### Spouse

- Spouses may elect coverage up to the open enrollment guarantee issue amount without completing evidence of insurability (EOI). The guarantee issue amount is up to \$20,000 under age 60, \$10,000 for ages 60 - 69 or 50% of the employee benefit amount, whichever is less.
- You may only elect spouse coverage if you elect employee supplemental coverage.
- Amounts exceeding the guarantee issue amount will require you to complete an ancillary EOI form to be submitted for approval by the BCBSTX ancillary product team.

### Child(ren)

- You may elect \$10,000 for \$1.00/month of supplemental coverage for your child(ren). This premium covers all children in the household up to age 26.
- You may only elect child(ren) coverage if you elect employee supplemental coverage.

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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