



<b>Employee Eligibility</b>	<p>All Active full time Employees of the Policyholder working in the United States of America who are Actively at Work for the Policyholder and who have completed the Waiting Period are eligible for the insurance. A full-time <i>Employee</i> is one who regularly works a minimum of 21 hours per week for the <i>Policyholder</i>. Part-time, seasonal and temporary <i>Employees</i> of the <i>Policyholder</i> are not eligible.</p> <p>Note: Any person eligible for coverage as an <i>Employee</i> under this plan may not be covered as a <i>Dependent Spouse</i> or <i>Child</i>.</p>
<b>Waiting Period</b>	First of the month coincident with or next following 28 Days of continuous, full-time active work
<b>Contributions</b>	<p>Basic Employee Life &amp; AD&amp;D: 100% Employer Paid Basic Spouse &amp; Child Life: 100% Employee Paid Supplemental Life (Employee/Spouse): 100% Employee Paid</p> <p>Spouse's rates are based on spouse's age. Graduation into the next age band takes effect on following 7/1.</p>
<b>Eligibility Grace Period</b>	<p>Newly Eligible: 31 days from eligibility date Change in Family Status: 31 days from change in family status date Midyear Enrollment: Not Allowed Annual Enrolment: 5/1 – 5/31</p>
<b>Coverage Effective</b>	<p>Noncontributory Coverage: Effective on the date you complete the waiting period.</p> <p>Contributory Coverage:</p> <ul style="list-style-type: none"> <li>• Coverage that does not require EOI becomes effective on the 1<sup>st</sup> of the month on or following your election;</li> <li>• Coverage that does require EOI becomes effective: <ul style="list-style-type: none"> <li>• If elected within 31 days of eligibility, later of 1<sup>st</sup> of the month following your election, or the date of approval.</li> <li>• If elected during annual enrollment, later of January 1<sup>st</sup> or the date of approval.</li> </ul> </li> </ul> <p>Must be actively at work for coverage to go into effect. See certificate for details.</p>
<b>Basic Life (Employee) Benefit</b>	\$50,000
<b>Basic AD&amp;D (Employee) Benefit</b>	\$50,000
<b>Supplemental Life (Employee) Benefit Options</b>	Incremental selection from a minimum of \$50,000 to a maximum of \$300,000 in increments of \$50,000
<b>Supplemental AD&amp;D (Employee) Benefit Options</b>	n/a
<b>Dependent Eligibility</b>	<p>Spouse means lawful spouse, or Registered Domestic Partner</p> <p>Child means:</p> <ul style="list-style-type: none"> <li>• a natural or adopted child of each individual eligible to be insured under the policy if the child is: a. younger than 26 years of age; or b. physically or mentally disabled and under the parents' supervision;</li> <li>• or a natural or adopted grandchild of each individual eligible to be insured under the policy if the child is: a. younger than 26 years of age;</li> </ul>



	<p>and b. a dependent of the insured for federal income tax purposes at the time the application for coverage of the child is made; or</p> <ul style="list-style-type: none"> <li>• Your stepchild if the child: a. meets the qualifications of a natural child and; b. is living in Your home; and c. is a dependent of the insured for federal income tax purposes at the time the application for coverage of the child is made.</li> <li>• Your foster child if the child: a. meets the qualifications of a natural child; and b. is living in Your home; and c. a dependent of the insured for federal income tax purposes at the time the application for coverage of the child is made</li> </ul> <p>No eligible person may be covered more than once under the Policy. If a person is covered as an Employee, he cannot be covered as a Spouse or Dependent Child of another Employee. If both parents are covered as insured Partners under the Policy, only one may enroll for life insurance coverage on Eligible Dependent Child(ren).</p>
<b>Basic Life (Spouse) Benefit</b>	<p>\$10,000 Employee can elect w/out electing Employee Supplemental Life for themselves. This is a separate election from Supplemental Spouse Life.</p>
<b>Supplemental Life (Spouse) Benefit Options</b>	<p>Incremental selection from a minimum of \$25,000 to a maximum of \$150,000 in increments of \$25,000, not to exceed 50% of Employee Supplemental Life amount.</p> <p>Employee must elect Supplemental Life for themselves in order to elect Supplemental Spouse Life. This is a separate election from the Basic Spouse Life.</p>
<b>Basic Life (Child(ren)) Benefit</b>	<p>\$0 - Age live birth to 15 days \$100 - age 15 days to 6 months \$5,000 – age 6 months to age 26 years</p> <p>Employee can elect w/out electing Employee Supplemental Life for themselves.</p>
<b>Supplemental Life (Child) Benefit Options</b>	<p>n/a</p>
<b>Supplemental AD&amp;D (Family)</b>	<p>n/a</p>
<b>Life Evidence of Insurability (EOI)</b>	<p>Basic Employee Life:</p> <ul style="list-style-type: none"> <li>• New Hire: No EOI required.</li> <li>• If previously waived: EOI required.</li> </ul> <p>Basic Employee AD&amp;D: No EOI required.</p> <p>Basic Dependent Spouse Life:</p> <ul style="list-style-type: none"> <li>• New Hire: No EOI required.</li> <li>• *If previously waived: EOI required.</li> </ul> <p>Supplemental Life:</p> <p><u>New Hire or Change in Family Status:</u></p> <ul style="list-style-type: none"> <li>• Employee: Coverage in excess of \$200,000 requires EOI.</li> <li>• Spouse: Coverage in excess of \$50,000 requires EOI</li> <li>• Child: No EOI required.</li> </ul> <p><u>Annual Enrollment:</u></p> <ul style="list-style-type: none"> <li>• Employee: with current coverage: May increase coverage by one increment (\$50,000) not to exceed \$200,000. Any additional coverage above one</li> </ul>



	<p>increment (\$50,000) or \$200,000 requires EOI. with no coverage: Any coverage elected requires EOI.</p> <ul style="list-style-type: none"> <li>• Spouse: Any coverage elected requires EOI.</li> <li>• Child: No EOI required.</li> </ul>																																				
<b>Age Reduction Schedule</b>	<p>Employee Basic Life/AD&amp;D, Supplemental Employee &amp; Dependent Spouse Life: Benefits reduce by 50% of the original amount at age 75.</p> <p>Reduction takes effect on birthdate. Spouse's reduction take effect on spouse's birthdate. Changes in premium take effect 1<sup>st</sup> of the month following birthdate.</p> <p>Basic Dependent Spouse Life: No reduction.</p>																																				
<b>Annual Earnings</b>	n/a																																				
<b>Life Exclusions</b>	<p>Basic Life: None</p> <p>Supplemental Life (Employee and/or Dependent): Life Insurance benefits including will not be payable for a loss caused by suicide or attempted suicide, while sane or insane, within one (1) year from the effective date of Your Supplemental Term Life or Your Dependent's Supplemental Term Life Insurance or the effective date of any increased amount of life insurance. Our liability for a death claim by suicide will be limited to the return of premium paid for this life insurance.</p>																																				
<b>Waiver of Premium (Employee Basic &amp; Supplemental Life Insurance)</b>	<p>If an Employee, prior to age 60, is totally disabled (unable to engage in any occupation) as a result of injury or sickness for a minimum of 9 months, employee basic and supplemental life premium may be eligible to be waived until the employee is no longer disabled or age 65, whichever occurs first. Employee must file a waiver of premium application within 12 months after the date you become totally disabled.</p>																																				
<b>Accelerated Death Benefit (ADB) (Life Insurance)</b>	<p>Upon the employee's request, this benefit pays a lump sum of 100% of the employee basic &amp; supplemental life if insured diagnosed with a terminal illness and has a life expectancy of 24 months or less. Minimum: \$7,500, Maximum \$350,000.</p>																																				
<b>AD&amp;D Schedule of Loss *</b>	<table border="1"> <thead> <tr> <th>AD&amp;D Schedule of Loss *</th> <th>Principal Sum</th> </tr> </thead> <tbody> <tr><td>Loss of Life</td><td>100%</td></tr> <tr><td>Loss of both hands</td><td>100%</td></tr> <tr><td>Loss of both feet</td><td>100%</td></tr> <tr><td>Loss of sight of both eyes</td><td>100%</td></tr> <tr><td>Loss of one hand and one foot</td><td>100%</td></tr> <tr><td>Loss of speech and hearing</td><td>100%</td></tr> <tr><td>Quadriplegia</td><td>100%</td></tr> <tr><td>Paraplegia</td><td>75%</td></tr> <tr><td>Loss of one hand</td><td>50%</td></tr> <tr><td>Loss of one foot</td><td>50%</td></tr> <tr><td>Loss of sight of one eye</td><td>50%</td></tr> <tr><td>Loss of speech</td><td>50%</td></tr> <tr><td>Loss of hearing</td><td>50%</td></tr> <tr><td>Hemiplegia</td><td>50%</td></tr> <tr><td>Loss of thumb and index finger of same hand</td><td>25%</td></tr> <tr><td>Uniplegia</td><td>25%</td></tr> <tr><td>Coma Benefit</td><td>1% of <i>Employee Coverage</i> Amount to a maximum of \$1,000 per month for 11 months</td></tr> </tbody> </table>	AD&D Schedule of Loss *	Principal Sum	Loss of Life	100%	Loss of both hands	100%	Loss of both feet	100%	Loss of sight of both eyes	100%	Loss of one hand and one foot	100%	Loss of speech and hearing	100%	Quadriplegia	100%	Paraplegia	75%	Loss of one hand	50%	Loss of one foot	50%	Loss of sight of one eye	50%	Loss of speech	50%	Loss of hearing	50%	Hemiplegia	50%	Loss of thumb and index finger of same hand	25%	Uniplegia	25%	Coma Benefit	1% of <i>Employee Coverage</i> Amount to a maximum of \$1,000 per month for 11 months
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	<p>*Loss must occur within 365 days of covered accident; be the direct and sole result of the <i>Accident</i>; and be independent of disease or bodily infirmity. The total amount of benefits payable for all losses for any covered person resulting from any one accident will not be more than the principal sum.</p>
<b>AD&amp;D Seat Belt Benefit</b>	Basic AD&D: 10% of Employee's AD&D Amount, to a maximum of \$25,000
<b>AD&amp;D Air Bag Benefit</b>	Basic AD&D: 5% of Employee's AD&D Amount, to a maximum of \$3,000
<b>AD&amp;D Repatriation Benefit</b>	Basic AD&D: Actual cost up to a maximum of \$5,000.
<b>AD&amp;D Education Benefit</b>	Basic AD&D: 5% of Employee's AD&D Amount, to a maximum of \$3,000 per year for a maximum of 4 Years.
<b>AD&amp;D Day Care Benefit</b>	Basic AD&D: Incurred Day Care expenses up to 5% of Employee's AD&D Amount, to a maximum of \$10,000 per year for a maximum of 5 Years.
<b>AD&amp;D Spouse Training Benefit</b>	Basic AD&D: Actual costs to a maximum of \$5,000.
<b>AD&amp;D Exclusions</b>	<p>Unless specifically covered in the policy, or required by state law, we will not pay AD&amp;D benefit for any loss that directly or indirectly, results in any way from or is contributed to by:</p> <ol style="list-style-type: none"> <li>1. any disease or infirmity of mind or body, and any medical or surgical treatment thereof</li> <li>2. any infection, except a pus-forming infection of an Accidental cut or wound</li> <li>3. suicide or attempted suicide, while sane or insane</li> <li>4. any intentionally self-inflicted Injury</li> <li>5. war, declared or undeclared, whether or not a member of any armed forces</li> <li>6. travel or flight in any 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</li> <li>7. commission of, participation in, or an attempt to commit an assault or felony</li> <li>8. 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 prescribed by a licensed physician and used in the manner prescribed. Conviction is not necessary for a determination of being under the influence</li> <li>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 intoxication. Conviction is not necessary for a determination of being intoxicated</li> <li>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</li> </ol>
<b>Beneficiary Designation</b>	<p>Dependent Life Benefits: Payable to Employee. Employee Life/AD&amp;D Benefits: Payable to your designated beneficiary.</p> <p>A beneficiary designation should be made for your basic life &amp; AD&amp;D combined. And a separate beneficiary designation for your supplemental life.</p> <p>If beneficiary is not named, or none survive you, benefits are payable to the first of the following order: your spouse, if living; if not, in equal shares to your then living natural or legal adopted child(ren), if any; if none, in equal shares to your father and mother, if living; if not, in equal shares to your brother</p>



	and/or sisters, if living; if not, to your estate.
<b>When Coverage Ends</b>	<p><b>FMLA:</b> End of approved leave as permitted by law.</p> <p><b>Disability Leave:</b> End of the 12th month following the month in which disability began. Disability means You are unable to perform all the Material Duties and Substantial Duties of your Regular Occupation.</p> <p><b>Other Leave of Absence:</b> End of the month following the month in which leave began.</p> <p><b>Eligibility:</b> Date Employee/Dependent no longer meets eligibility.</p> <p><b>Termination:</b> Date of.</p> <p><b>Layoff:</b> End of the month following the month during which the layoff began</p> <p><b>Sabbatical:</b> End of the month following the month in which the sabbatical began</p> <p><b>Military Leave:</b> End of the twelfth month following the month in which the military leave began</p> <p>Premium payments required for the duration of coverage.</p> <p>If approved for more than one type of leave of absence during any one period that You are not Actively at Work, leaves are concurrent for the purpose of determining how coverage may continue.</p>
<b>Portability Privilege (Life Insurance)</b>	<p>If you or your dependent lose life coverage (less than age 69), you may be eligible to continue the lost life coverage (up to age 70) without evidence of insurability by applying for portability and paying the first month's premium within 31 days of date coverage was lost. Restrictions apply. See certificate for details.</p> <p>Sick or injured not eligible Retire not eligible</p>
<b>Conversion (Life Insurance)</b>	<p>If you or your dependent lose life coverage, you are eligible to continue the lost life coverage without evidence of insurability by applying for conversion and paying the first month's premium within 31 days of date coverage was lost. Restrictions apply. See certificate for details.</p> <p>If <i>You</i> die during a period when <i>You</i> would have been entitled to have an individual policy issued to <i>You</i> and if <i>You</i> die before such an individual policy became effective, <i>We</i> will pay <i>Your</i> beneficiary the greatest amount of group term life insurance for which an individual policy could have been issued, provided:</p> <p>Notice. If the <i>Policyholder</i> fails to notify <i>You</i> at least 15 days prior to the date insurance under the <i>Policy</i> would cease, <i>You</i> shall have an additional period within which to elect conversion coverage; but nothing herein shall be construed to continue any insurance beyond the period provided for in the <i>Policy</i>. The additional election period shall expire 15 days immediately after the <i>Policyholder</i> gives <i>You</i> notice, but in no event shall it extend beyond 60 days immediately after the expiration of the 31-day period explained above.</p>
<b>Office Depot Affinity Program</b>	<p>Included under the basic life insurance, no election is required. Office Depot offers a special <b>10% discount</b> on most of office supplies. This discount can be used at any Office Depot and OfficeMax store. When using the discount at one of their retail locations, you will need to present the Store Purchasing Card (see brochure). You can also use the discount online at the following website: <a href="https://community.officedepot.com/GPOHome?id=84143306">https://community.officedepot.com/GPOHome?id=84143306</a>. To access the website, simply create a unique user ID and password. There's no need to use the Store Purchasing Card when shopping online because the 10% discount has already been applied.</p>



<b>SimpliCollege</b>	Included under the basic life, no election is required. The service is offered to all employees of the school & <u>and the students</u> to use in preparing for their children (or themselves) for selecting an institution of higher learning as well as ways to find financial assistance and negotiation techniques with admission counselors.
<b>Beneficiary Resource Services</b>	Included under the basic life insurance, no election is required. 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. <a href="http://www.beneficiaryresource.com">www.beneficiaryresource.com</a> username: Beneficiary
<b>Travel Resource Services</b>	Included under the basic life insurance, no election is required. Helps travelers 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. 800-872-1414 (Toll Free within the U.S.) 1-609-986-1234 (outside the U.S.) Your Assist America Reference Number is: 01-AA-TRS-12201

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. Any discrepancies, the policy will prevail.

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