



BlueCross BlueShield  
of Texas

## Important One-Time 2024 Open Enrollment Opportunity for Supplemental Group Term Life and Accidental Death & Dismemberment (AD&D) Coverage

Dear Hamshire-Fannett ISD Employees,

Your employer provides a group term life insurance and accidental death & dismemberment (AD&D) policy through Blue Cross and Blue Shield of Texas (BCBSTX). You now have the opportunity to purchase additional life and AD&D insurance for you and your children through BCBSTX without any medical underwriting questions up to the guarantee issue amounts. This is a one-time opportunity, and the newly elected coverage will begin on January 1, 2025.

Be sure to enroll online through your benefits enrollment portal and/or see your FFGA representative.

### Employees\*

- You may elect your supplemental coverage amount up to the guarantee issue amount. Your guarantee issue amount is up to \$150,000 (under age 65) and \$30,000 (ages 65-69).

### Spouse

- Spouses may apply for coverage but will need to complete Evidence of Insurability (EOI) medical questions and must be approved by BCBSTX for coverage to become effective.
- You may only elect spouse coverage if you elect employee supplemental coverage or if you currently have employee supplemental coverage.
- Spouses may not be insured for more than 50% of the employee's benefit amount.

### Child(ren)

- You may elect \$5,000 or \$10,000 of supplemental life 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 or if you currently have employee supplemental coverage.

\*Employees who have been denied coverage previously by BCBSTX will need to submit a completed EOI form and be approved by BCBSTX for any amount of 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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