

GROUP BENEFIT PROGRAM HIGHLIGHTS



When the death of a family provider occurs, families find themselves facing not only the loss of a loved one but also the loss of their financial security. With Dearborn National's Group Term Life insurance, employees may achieve peace of mind by giving their families security they can depend on.

BASIC GROUP TERM LIFE INSURANCE

Eligibility	All eligible active employees of the District regularly working 10 hours or more per week and all bus drivers.
Group Term Life/AD&D Benefit	See your Benefits Administrator for specific details.
Age Reduction Schedule	Life and AD&D benefits reduce by 50% of the original amount at age 70. All benefits terminate at retirement.
Waiver of Premium	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.
Accelerated Death Benefit (ADB)	This benefit pays a lump sum up to 75% of the employee's Life insurance, if the employee is diagnosed with a terminal illness, has a life expectancy of 12 months or less, and provides satisfactory proof. 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.
Conversion Privilege	Included
Beneficiary Resource Services ¹	Includes grief, legal and financial counseling for beneficiaries.
Travel Resource Services ²	Helps employees deal with unexpected needs that may arise while traveling. Services include emergency medical assistance, financial, legal and communication assistance, and access to other critical services and resources available online.

BASIC GROUP ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) BENEFIT

Group AD&D is an additional death benefit that pays the life insurance benefit for a covered accidental death or a percentage of that benefit for a covered dismemberment in the event a covered employee dies or is dismembered due to a covered accident. AD&D benefit is 24-hour coverage.

AD&D Schedule of Loss*	Principal Sum
Loss of Life; Loss of Both Hands or Both Feet; Loss of One Hand and One Foot; Loss of Speech and Hearing; Loss of Sight of Both Eyes; Loss of One Hand and the Sight of One Eye; Loss of One Foot and the Sight of One Eye; and Quadriplegia	100%
Paraplegia	75%
Hemiplegia; Loss of Sight of One Eye; Loss of One Hand or One Foot; and Loss of Speech or Hearing	50%
Loss of Thumb and Index Finger of Same Hand; and Uniplegia	25%

AD&D PRODUCT FEATURES INCLUDED:

Seatbelt and Airbag Benefits; Repatriation Benefit; and Education Benefit

*AD&D 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: disease of the mind or body, or any treatment thereof; infections, except those from an accidental cut or wound; suicide or attempted suicide; intentionally self-inflicted injury; war or act of war; travel or flight in any aircraft while a member of the crew; commission of, or participation in a felony; being under the influence of certain drugs, narcotics, or hallucinogens unless properly used as prescribed by a physician; intoxication as defined in the jurisdiction where the accident occurred; participation in a riot.

SUPPLEMENTAL GROUP TERM LIFE/AD&D

Dearborn National's Supplemental Group Term Life/AD&D coverage is payroll deducted and sponsored by your employer. Most families depend upon each paycheck to pay expenses and plan for the future. In the unexpected event of death, life insurance provides immediate financial assistance for you and your family when it is most needed.

Eligibility: All eligible active employees of the District regularly working 10 hours or more per week and all bus drivers

EMPLOYEE COVERAGE	Group Term Life/AD&D Benefit	Your choice of \$20,000; \$40,000; \$60,000; \$80,000; or \$100,000; or increments of \$10,000, up to a maximum of \$500,000 (not to exceed five times your annual salary). AD&D equals the life insurance benefit for a covered accidental death or a percentage of that benefit for a covered dismemberment.
	Guaranteed Issue Amount	\$150,000 – Employees under age 65 \$ 30,000 – Employees age 65 – 69 No Guarantee Issue for employees age 70 and over. Requires satisfactory evidence of insurability.
	Age Reduction Schedule	Life and AD&D benefits reduce by 50% of the original amount at age 70. All benefits terminate at retirement.
SPOUSE COVERAGE	Group Term Life/AD&D Benefit	Your choice of \$10,000; \$20,000; \$30,000; \$40,000; or \$50,000 (maximum coverage not to exceed \$250,000 or exceed 50% of the employee's approved amount for Supplemental Term Life). AD&D equals the life insurance benefit for a covered accidental death or a percentage of that benefit for a covered dismemberment.
	Guaranteed Issue Amount	\$50,000 – Spouses of employees under age 60 \$10,000 – Spouses of employees age 60 – 69 No coverage available for spouses of employees age 70 and over.
	Age Reduction Schedule	Life and AD&D benefits terminate once the employee attains age 70.
CHILD(REN) COVERAGE³	Group Term Life	Live Birth to age 26: \$10,000 NOTE: Employees must purchase the minimum amount (\$10,000) of Supplemental Life insurance on themselves in order to purchase child coverage.
Employee Contribution		100%
Accelerated Death Benefit (ADB)		This benefit pays a lump sum up to 75% of the employee's Life insurance, if diagnosed with a terminal illness, has a life expectancy of 12 months or less, and provides satisfactory proof. 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.
Portability Feature (Life coverage)		Included. Employee only. AD&D excluded.
Conversion Privilege (Life coverage)		Included. AD&D excluded.
Exclusions		One-year suicide exclusion applies to Supplemental Group Term Life coverage. AD&D exclusions are the same as Basic AD&D exclusions.

SUPPLEMENTAL GROUP LIFE AND AD&D

PREMIUM RATE GRID

EMPLOYEE COVERAGE

Eligibility	You are eligible to enroll if you work the minimum number of hours per week by your employer, and you have satisfied any waiting period.
Supplemental Group Term Life/AD&D Insurance	Choice of \$20,000; \$40,000; \$60,000; \$80,000; or \$100,000; or increments of \$10,000 up to a maximum of \$500,000 (not to exceed 5 times your annual salary).
Guarantee Issue	\$150,000 (under age 65); \$30,000 age 65-69 No Guarantee Issue for employees age 70 and over. Requires satisfactory evidence of insurability.

EMPLOYEE RATES SUPPLEMENTAL LIFE/AD&D Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.080
20-24	\$0.080
25-29	\$0.090
30-34	\$0.110
35-39	\$0.130
40-44	\$0.180
45-49	\$0.280
50-54	\$0.440
55-59	\$0.700
60-64	\$0.870
65-69	\$1.490
70-74	\$2.370
75+	\$3.640

CHILD(REN) COVERAGE

Group Term Life | Live Birth to age 26*: \$10,000

DEPENDENT LIFE (CHILDREN) Monthly Premium per Family	
\$10,000	\$1.00

EMPLOYEE SUPPLEMENTAL LIFE/AD&D INSURANCE Monthly Premium Cost (Based on 12 payroll deductions per year)													
Benefit Amount	ATTAINED AGE												
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.80	\$0.80	\$0.90	\$1.10	\$1.30	\$1.80	\$2.80	\$4.40	\$7.00	\$8.70	\$14.90	\$23.70	\$36.40
\$20,000	\$1.60	\$1.60	\$1.80	\$2.20	\$2.60	\$3.60	\$5.60	\$8.80	\$14.00	\$17.40	\$29.80	\$47.40	\$72.80
\$30,000	\$2.40	\$2.40	\$2.70	\$3.30	\$3.90	\$5.40	\$8.40	\$13.20	\$21.00	\$26.10	\$44.70	\$71.10	\$109.20
\$40,000	\$3.20	\$3.20	\$3.60	\$4.40	\$5.20	\$7.20	\$11.20	\$17.60	\$28.00	\$34.80	\$59.60	\$94.80	\$145.60
\$50,000	\$4.00	\$4.00	\$4.50	\$5.50	\$6.50	\$9.00	\$14.00	\$22.00	\$35.00	\$43.50	\$74.50	\$118.50	\$182.00
\$60,000	\$4.80	\$4.80	\$5.40	\$6.60	\$7.80	\$10.80	\$16.80	\$26.40	\$42.00	\$52.20	\$89.40	\$142.20	\$218.40
\$70,000	\$5.60	\$5.60	\$6.30	\$7.70	\$9.10	\$12.60	\$19.60	\$30.80	\$49.00	\$60.90	\$104.30	\$165.90	\$254.80
\$80,000	\$6.40	\$6.40	\$7.20	\$8.80	\$10.40	\$14.40	\$22.40	\$35.20	\$56.00	\$69.60	\$119.20	\$189.60	\$291.20
\$90,000	\$7.20	\$7.20	\$8.10	\$9.90	\$11.70	\$16.20	\$25.20	\$39.60	\$63.00	\$78.30	\$134.10	\$213.30	\$327.60
\$100,000	\$8.00	\$8.00	\$9.00	\$11.00	\$13.00	\$18.00	\$28.00	\$44.00	\$70.00	\$87.00	\$149.00	\$237.00	\$364.00
\$110,000	\$8.80	\$8.80	\$9.90	\$12.10	\$14.30	\$19.80	\$30.80	\$48.40	\$77.00	\$95.70	\$163.90	\$260.70	\$400.40
\$120,000	\$9.60	\$9.60	\$10.80	\$13.20	\$15.60	\$21.60	\$33.60	\$52.80	\$84.00	\$104.40	\$178.80	\$284.40	\$436.80
\$130,000	\$10.40	\$10.40	\$11.70	\$14.30	\$16.90	\$23.40	\$36.40	\$57.20	\$91.00	\$113.10	\$193.70	\$308.10	\$473.20
\$140,000	\$11.20	\$11.20	\$12.60	\$15.40	\$18.20	\$25.20	\$39.20	\$61.60	\$98.00	\$121.80	\$208.60	\$331.80	\$509.60
\$150,000	\$12.00	\$12.00	\$13.50	\$16.50	\$19.50	\$27.00	\$42.00	\$66.00	\$105.00	\$130.50	\$223.50	\$355.50	\$546.00

EMPLOYEE SUPPLEMENTAL LIFE/AD&D INSURANCE Monthly rates per \$10,000													
Benefit Amount	ATTAINED AGE												
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$150,000+	\$0.80	\$0.80	\$0.90	\$1.10	\$1.30	\$1.80	\$2.80	\$4.40	\$7.00	\$8.70	-	-	-

SPOUSE COVERAGE

Supplemental Group Term Life/AD&D Insurance	Your choice of \$10,000; \$20,000; \$30,000; \$40,000; or \$50,000 (maximum coverage not to exceed \$250,000 or exceed 50% of the employee's approved amount for Supplemental Term Life).
Guarantee Issue	\$50,000 – Spouses of employees under age 60 \$10,000 – Spouses of employees age 60 – 69 No coverage available for spouses of employees age 70 and over.

SPOUSE RATES SUPPLEMENTAL LIFE/AD&D Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.080
20-24	\$0.080
25-29	\$0.090
30-34	\$0.110
35-39	\$0.130
40-44	\$0.180
45-49	\$0.280
50-54	\$0.440
55-59	\$0.700
60-64	\$0.870
65-69	\$1.490

Note: Spouse cannot have coverage unless the employee has coverage.

Spouse Life and AD&D benefits terminate once the employee attains age 70.

SPOUSE - Supplemental Life/AD&D Insurance Monthly Premium Cost (Based on 12 payroll deductions per year)											
Benefit Amount	ATTAINED AGE										
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69
\$10,000	\$0.80	\$0.80	\$0.90	\$1.10	\$1.30	\$1.80	\$2.80	\$4.40	\$7.00	\$8.70	\$14.90
\$20,000	\$1.60	\$1.60	\$1.80	\$2.20	\$2.60	\$3.60	\$5.60	\$8.80	\$14.00	\$17.40	\$29.80
\$30,000	\$2.40	\$2.40	\$2.70	\$3.30	\$3.90	\$5.40	\$8.40	\$13.20	\$21.00	\$26.10	\$44.70
\$40,000	\$3.20	\$3.20	\$3.60	\$4.40	\$5.20	\$7.20	\$11.20	\$17.60	\$28.00	\$34.80	\$59.60
\$50,000	\$4.00	\$4.00	\$4.50	\$5.50	\$6.50	\$9.00	\$14.00	\$22.00	\$35.00	\$43.50	\$74.50

Policy Provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations. (For internal use only: Policy number FDL1-504-707.)

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company, (Downers Grove, IL) (formerly known as Fort Dearborn Life Insurance Company®) in all states (excluding New York), the District of Columbia, the United States Virgin Islands, the British Virgin Islands, Guam and Puerto Rico. Product features and availability vary by state and company, and are solely the responsibility of each affiliate. Refer to your certificate for complete details and limitations of coverage. (For internal use only: Policy number FDL1-504-707)

¹Beneficiary Resource Services is provided by Bensinger, DuPont & Associates, an independent organization and not affiliated with Dearborn National. Bensinger, DuPont & Associates does not provide insurance products of any kind. Dearborn National does not underwrite or administer Beneficiary Resource Services.

²Travel Resource Services is provided by Europ Assistance USA, Inc., an independent organization and not affiliated with Dearborn National. Europ Assistance USA, Inc. does not provide insurance products of any kind. Dearborn National does not underwrite or administer Travel Resource Services.

³ Dependent of the insured must be a dependent of the insured for federal income tax purposes at the time the application for coverage of the child is made.

This information is only a product highlight. Life benefits may be subject to medical underwriting. Coverage for a medically underwritten benefit is not effective until the date the insurer has approved the employee's application. The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period.

If there is a difference between the information in this brochure and the terms of the policy or certificate, the terms of the policy and certificate control.

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