



Employee and Retiree Benefit Summary

Life, AD&D, STD and LTD



BlueCross BlueShield of Texas

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Life and AD&D Plan Options



Employer-Paid Basic Term Life and AD&D

Coverage	Active Employee	Retired Employee
Basic Term Life	\$50,000	\$10,000
Basic AD&D	\$50,000	N/A

Active Employee

Voluntary Group Term Life Insurance

Active Employee Options

1 to 10 times annual salary, up to a maximum of \$2,000,000.

Evidence of Insurability (EOI) Requirements

New Employees or Change of Status

Up to 3 times annual salary,
EOI approval not required

Existing Employees

EOI approval required for all increases
in coverage

Active Employee

Dependent Voluntary Group Term Life Insurance

Dependent Spouse and Children	EOI Requirements
\$10,000 for spouse and each eligible child	EOI approval <u>not</u> required
Additional Voluntary Spouse GTL Benefit \$15,000 or \$40,000	EOI approval <u>always</u> required

Retiree and Spouse

Voluntary Group Term Life Insurance

Retired Employee and Spouse Options	Evidence of Insurability (EOI) Requirements
\$7,000, \$10,000, \$25,000, \$50,000 or \$100,000	<p>At retirement No EOI required up to the amount of voluntary life coverage in force when you were an active employee, up to a maximum of \$100,000</p> <p>Retiree Increasing coverage EOI approval required</p>
\$3,000 spouse	<p>Retiree Spouse EOI required unless dependent coverage in effect as spouse of an active employee and no break in coverage employee retired</p>

Active Employee

Voluntary AD&D Insurance

- Up to 10 times annual salary
- Cannot exceed \$2,000,000
- Available in multiples of \$10,000
- No EOI required
- Retired Employees – Not eligible

Dependent

Voluntary AD&D Insurance

**Spouse of Active
Employee**

- Up to 50% of Employee's Voluntary AD&D benefit
- Cannot exceed \$1,000,000
- Available in multiples of \$10,000

**Children of Active
Employee**

Each eligible dependent child can be covered for \$10,000 under the Voluntary Dependent AD&D plan

STD and LTD Plan Options



STD Benefits

Elimination Period (Sick Leave must be exhausted)	<ul style="list-style-type: none">• 7 days (Or until leave exhausted, whichever is later)
Benefit Amount	<ul style="list-style-type: none">• 60% of weekly earnings• Maximum of \$850 per week
Maximum Period Payable	<ul style="list-style-type: none">• 22 weeks for disabilities not caused by pre-existing condition• 4 weeks for disabilities caused by pre-existing condition
Evidence of Insurability (EOI)	<ul style="list-style-type: none">• EOI required for existing employees previously eligible for coverage

LTD Benefits

Elimination Period (Sick Leave must be exhausted)	<ul style="list-style-type: none">• 90 days (Or until leave exhausted, whichever is later)
Benefit Amount	<ul style="list-style-type: none">• 60% of monthly earnings• Maximum of \$15,000 per month
Maximum Period Payable	<ul style="list-style-type: none">• Dependent upon your age at the time of disability
Evidence of Insurability (EOI)	<ul style="list-style-type: none">• EOI required for existing employees previously eligible for coverage

Questions?

- Call Blue Cross and Blue Shield of Texas toll-free at **1-866-628-2606**.
- Visit our web site for additional information at **bcbstx.com/ancillary-ut**.