

Group Term Life and Accidental Death & Dismemberment (AD&D) Benefit Highlights for FRANKLIN COUNTY BOARD OF COMMISSIONERS - #F015243

Eligibility: All eligible, active, full-time Employees working a minimum of 30 hours per week for the policyholder.

Basic Life/AD&D Benefit: Varies by class

Voluntary Life Benefit:

Employees: You may choose from \$10,000 to \$300,000 in increments of \$10,000.
Dependent Spouse*: You may choose from \$10,000 to \$150,000 in increments of \$10,000.
Dependent Child(ren): You may choose \$5,000 or \$10,000 for child(ren) from live birth to 26 years.

*Includes Domestic Partner

Voluntary Life Guarantee Issue Amount:

1. New Employees: \$100,000 (Employee)
\$ 50,000 (Spouse)
Dependent Child(ren): All benefits are guarantee issued.
 2. Evidence of Insurability is required for:
 - All amounts for previously eligible individuals who did not enroll within 30 days of initial eligibility;
 - All amounts if you voluntarily canceled your insurance and choose to reapply.
 - If your coverage amount exceeds the Guarantee Issue Amount
 - If you or your spouse enroll for additional coverage that is greater than the next coverage option during Annual Enrollment.
 - **NOTE: The Evidence of Insurability requirement will be waived for Employee Voluntary Life insurance amounts and Spouse Voluntary Life insurance amounts should it exceed the Guarantee Issue Benefit Limit if a one-up was made during an Annual Enrollment period.**
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Premium: Your employer pays 100% of the premium for the Basic benefit. You pay 100% of the premium for Voluntary benefits.

Life insurance includes the following benefits:

- Conversion Privilege
- Portability
- Accelerated Death Benefit (Employee, Spouse, Child)

Basic AD&D insurance includes the following benefits:

- Seat Belt
- Air Bag
- Repatriation
- Education
- Spouse Training
- Public Conveyance
- Felonious Assault
- Day Care
- In the Line of Duty
- Portability

Please note: This information is only a product highlight. Products underwritten and services provided by Dearborn National® Life Insurance Company (Downers Grove, IL) in all states (excluding New York), the District of Columbia, the United States Virgin Islands and Puerto Rico are marketed under the Dearborn National® brand and the star logo. 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.

AD&D Limitations: Benefits are not payable for any loss that, directly or indirectly, results from or is contributed to by:

- any disease or infirmity of the mind or body, and any medical or surgical treatment thereof or any infection, except a pus-forming infection of an accidental cut or wound;
- suicide, attempted suicide or intentionally self-inflicted injuries while sane or insane;
- war, declared or undeclared, whether or not a member of any armed forces;
- travel or flight in an 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;
- commission of, participation in or an attempt to commit an assault or felony;
- being intoxicated by reason of alcohol or drug use or a combination thereof; or
- active participation in a riot.

Additional Services

Beneficiary Resource Services™

Employees or their families who experience the loss of a loved one face complex issues, ranging from coping with grief to financial or legal questions. Those who are grieving should not deal with these issues alone. That's why we offer Beneficiary Resource Services, a program that combines grief, legal, funeral planning; and online legal library, including templates to create a legal will and other legal documents and financial counseling provided by Bensinger, DuPont & Associates (BDA)¹. BDA has a network of counselors and advisors who provide unlimited phone contact, five face-to-face working sessions, and referral and support services.

Travel Resource Services™

Whether traveling for business or pleasure, a trip can be disrupted by a medical emergency, a lost prescription or instability in a foreign country. This is why Dearborn National has teamed up with Europ Assistance USA, Inc. (EA)² to offer employees an easy and convenient way to get the assistance they need should the unexpected happen. EA provides 24-hour services that can help an employee access emergency assistance when traveling 100 or more miles from home, including medical monitoring, medical evaluation, traveling companion assistance, dependent children assistance and visits by family members or friends.

**FOR ADDITIONAL INFORMATION REGARDING THESE SERVICES, CALL 800-348-4512 OR
VISIT: WWW.DEARBORNNATIONAL.COM**

¹Beneficiary Resource Services is provided by Bensinger, DuPont & Associates. Dearborn National does not provide any part of Beneficiary Resource Services.

²Travel Resource Services is provided by Europ Assistance USA, Inc. Dearborn National does not provide any part of Travel Resource Services.

VOLUNTARY LIFE WORKSHEET

How much coverage do I need?

Listing the following information can help determine the amount of life insurance coverage you or your family members may need:

Life Insurance Coverage Currently In-force:	EMPLOYEE	SPOUSE
Basic Group Life Insurance	_____	_____
Individual Life Insurance	_____	_____
<u>Total</u> Life Insurance Coverage	_____	_____

Current Obligations:

Funds necessary to provide for living expenses upon death of spouse	_____	_____
Mortgage Loan Balance	_____	_____
Automobile Loan Balance(s)	_____	_____
	_____	_____
Credit Card Balance(s)	_____	_____
	_____	_____
Other Loan Balance(s)	_____	_____
Education Fund	_____	_____
Emergency Fund	_____	_____
Funeral Expenses	_____	_____
Total Needs	_____	_____

Subtract Your Obligations from your Current Insurance Coverage In-force (from above): _____

Your Insurance Needs Are: _____