

Group Benefit Program Summary for JEFFERSON COUNTY COMMISSION

Supplemental Term Life

The death of a family member can mean not only dealing with the loss of a loved one, but the loss of financial security as well. With Dearborn National Life Insurance Company's Group Term Life plan, an employee can achieve peace of mind by giving their family the financial security they can depend on.

Eligibility	All eligible active full-time employees
Group Term Life Benefit: Employee	\$5,000 - \$750,000 in increments of \$5,000, not to exceed 5 times salary
Grandfathering	Not Included
Guarantee Issue Amount - Employee	\$750,000 (not to exceed 5 times salary)
Group Term Life Benefit: Spouse (Includes Domestic Partners)	\$25,000 - \$50,000 in increments of \$25,000, not to exceed 100% of the employee's combined Basic and Supplemental Life benefit
Guarantee Issue Amount - Spouse	\$50,000
Group Term Life Benefit: Child(ren)	Birth to 14 days: \$500 Age 15 days to 26 years (26 if full-time student): \$5,000 - \$10,000 in increments of \$5,000
Group Term Life Age Reduction Schedule	Same as Basic Life
Premium Waiver Type	Same as Basic Life
Accelerated Death Benefit (ADB)	Same as Basic Life
Portability Feature (Life Coverage)	Included (employee & spouse)
Conversion	Included



This piece is for illustrative purposes only. The disability and life insurance policies referenced may not be available in all states. All policies are subject to issue limitations, exclusions and other coverage conditions, which may include a waiting period for pre-existing conditions. Only the policy can provide the actual terms of coverage.

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Supplemental Accidental Death & Dismemberment (AD&D)

Group AD&D is an additional death benefit that pays in the event a covered employee dies or is dismembered in a covered accident. AD&D benefit is a 24-hour coverage.

Group Individual AD&D Benefit: Employee	\$5,000 - \$750,000 in increments of \$5,000
Group Family AD&D Benefit: Spouse (Includes Domestic Partners)	<ul style="list-style-type: none">Spouse Only: 50% of Employee's benefitSpouse and Child: Spouse – 50% of Employee's benefit; Child 15% of Employee's benefitChild Only: 15% of Employee's benefit
AD&D Age Reduction Schedule	Same as Supplemental Life

AD&D Schedule of Loss*	Principal Sum
Loss of Life	100%
Loss of both hands or both feet	100%
Loss of one hand and one foot	100%
Loss of speech and hearing	100%
Loss of sight of both eyes	100%
Loss of one hand and sight of one eye	100%
Loss of one foot and sight of one eye	100%
Quadriplegia	100%
Paraplegia	75%
Hemiplegia	50%
Loss of sight of one eye	50%
Loss of one hand or one foot	50%
Loss of speech or hearing	50%
Loss of thumb and index finger of the same hand	25%
Uniplegia	25%

*Loss must occur within 365 days of accident.

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