

## Group Benefit Program Summary for Small Business Association of Michigan — #SBAM001 Group Term Life Insurance

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 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.

<b>Eligibility</b>	All Eligible Employees
<b>Group Term Life Benefit: Employee</b>	\$25,000
<b>Guarantee Issue Amount: Employee</b>	\$25,000
<b>Group Term Life Benefit: Spouse</b>	\$5,000
<b>Group Term Life Benefit: Child(ren)</b>	Birth to 14 days: \$500 Age 15 days to 6 months: \$500 Age 6 months to 26 years: \$2,000
<b>Group Term Life Age Reduction Schedule</b>	Benefits reduce by 35% of the original amount at age 65 and further reduce to 40% of the original amount at age 70, and 25% of the original amount at age 75.
<b>Waiver of Premium</b>	Elimination Period: 6 months; Duration: Social Security Normal Retirement Age (SSNRA)
<b>Accelerated Death Benefit (ADB)</b>	Benefit: Up to 75% of the employee's Life insurance; Life expectancy of 12 months or less.
<b>Portability Privilege (Life Insurance)</b>	Not Included
<b>Conversion</b>	Included
<b>Beneficiary Resource Services<sup>1</sup></b>	Includes grief, legal and financial counseling for beneficiaries, funeral planning; and online legal library, including templates to create a legal will and other legal documents.
<b>Travel Resource Services<sup>2</sup></b>	Helps travelers deal with the unexpected that may take place while traveling. Services include emergency medical assistance, financial, legal and communication assistance, and access to other critical services and resources available via the internet.

<sup>1</sup> Beneficiary Resource Services is provided by LifeWorks. LifeWorks is an independent organization that does not provide Dearborn Life Insurance Company, Blue Cross Blue Shield of Michigan or Specialty Benefits products or services.

<sup>2</sup> Travel Resource Services is administered by Assist America, Inc. Assist America is an independent organization that does not provide Dearborn Life Insurance Company, Blue Cross Blue Shield of Michigan or Specialty Benefits products or services. Assist America is solely responsible for the products and services associated with Travel Resource Services.

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. Refer to a certificate or enrollment brochure for details about coverage features and limitations.

Dearborn Life Insurance Company's group insurance products are offered as Specialty Benefits in cooperation with Blue Cross Blue Shield of Michigan.

Specialty Benefits group insurance products are issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life is a separate company and does not provide Blue Cross Blue Shield of Michigan products and is financially responsible for the products it issues.

Dearborn Life Insurance Company is an independent licensee of the Blue Cross and Blue Shield Association. Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

## Group Accidental Death & Dismemberment Insurance (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 24-hour coverage.

Group AD&D – Employee	Same as Basic Life Insurance
AD&D – Age Reduction Schedule	Same as Basic Life Insurance

### AD&D Schedule of Loss \*

### Principal Sum

### AD&D Product Features Included:

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 same hand	25%
Uniplegia	25%

- Seatbelt Benefit
- Airbag Benefit
- Repatriation Benefit
- Public Conveyance Benefit

\* Loss must occur within 365 days of accident

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