



**BlueCross BlueShield
of Illinois**

Group Benefit Program Summary for Village of Oak Lawn- F012986

Group 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 our Group Term Life plan, an employee can achieve peace of mind by giving their family the financial security they can depend on.

Eligibility	All Retired Employees of the Oak Lawn Professional Firefighters Association Officers Committee
Group Term Life Benefit: Employee	\$45,000 during the first year of retirement \$25,500 during the second year after retirement \$11,250 during the third year after retirement \$6,250 during the fourth year after retirement and subsequent years after retirement
Guarantee Issue Amount - Employee	\$45,000 at Retirement
Group Term Life Age Reduction Schedule	None. Benefits terminate at retirement.
Accelerated Death Benefit (ADB)	Benefit: Up to 50% of the employee's life insurance; Life expectancy: 24 months or less
Portability Feature (Life Coverage)	Not Included
Conversion	Included
Beneficiary Resource Service	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.
Travel Resource Services	Helps travelers 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.

For illustrative purposes only. May not be available in all jurisdictions. Coverage may be subject to limitations, exclusions and other coverage conditions contained in issued policy. Please consult the policy for the actual terms of coverage.
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