



**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 not covered by a collective Bargaining Agreement
Group Term Life Benefit: Employee	\$45,000 at Retirement \$22,500 effective the following January 1 \$20,000 effective the following January 1 \$17,500 effective the following January 1 \$15,000 effective the following January 1 \$12,500 effective the following January 1 \$10,000 effective the following January 1 \$7,500 effective the following January 1 \$5,000 effective the following January 1
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.
Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Illinois is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. BLUE CROSS®, BLUE SHIELD® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.