

Group Term Life and Accidental Death & Dismemberment (AD&D) Benefit Highlights for Jefferson County Commission

Eligibility: All full-time Employees, Sheriff's Deputies and Security Officers working a minimum of 1,560 hours annually for the Policyholder.

Basic Life/AD&D Benefit: \$50,000

Supplemental Life/AD&D Benefit*:

Active Employees: You may choose an amount from a minimum of \$5,000 to a maximum of \$750,000 or 5 times annual earnings, whichever is less, in increments of \$10,000.

Supplemental AD&D includes an Individual or Family Plan. The Family Plan provides coverage for Dependent Spouses/Domestic Partners and Child(ren) from live birth to 19 years (23 if full-time student(s)) as follows:

Spouse Only: 50% of the *Employee Coverage Amount*

Spouse & Child(ren): Spouse: 40% of the *Employee Coverage Amount*;
Child: 10% of the *Employee Coverage Amount* to each Child

Child(ren) only: 15% of the *Employee Coverage Amount* to each Child

* **Guarantee Issue Amount:** Evidence of Insurability is required for:

1. All amounts for previously eligible employees who did not enroll within 31 days of initial eligibility;
 2. Employee Supplemental Life amounts in excess of \$250,000;
 3. Any requests to increase in supplemental benefits following the initial period of eligibility, except for an increase of up to \$50,000 during Annual Enrollment provided that amount does not exceed the guarantee issue amount;
 4. any increase to your annual earnings which results in an increase to your benefit of more than \$50,000 and that amount exceeds the guarantee issue amount; and
 5. All amounts if you voluntarily canceled your insurance and choose to reapply.
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Premium: Your employer pays 100% of the premium for the Basic benefit. You pay 100% of the premium for Supplemental benefits.

Life insurance includes the following benefits: **AD&D insurance includes the following benefits:**

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|-----------------------------|----------------|-------------------------|---------------|
| • Conversion Privilege | • Seat Belt | • Spouse Training | • Day Care |
| • Portability | • Air Bag | • Public Conveyance | • Portability |
| • Accelerated Death Benefit | • Repatriation | • Felonious Assault | • Coma |
| • Waiver of Premium | • Brain Damage | • In the Line of Duty** | • Education |

**Applicable to Sheriff's Deputies and Security Officers only

Supplemental Life Limitation: Supplemental Life benefits are not payable if death is caused by suicide or attempted suicide, while sane or insane, within 1 year of the coverage effective date.

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
- participation in a riot.

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

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 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.

Dearborn National Freedom Account™

The Dearborn National Freedom Account allows beneficiaries to manage life insurance proceeds via an interest-bearing checking account, while giving them time to weigh the important financial decisions that often follow a life-changing event. Beneficiaries of approved claims receive a checkbook, an implementation kit welcoming them to the program and access to benefit funds. As the name suggests, the account holder has complete freedom on how to use the account. Checks can be written as needed to pay expenses³, or one check can be written for the entire benefit amount. Money remaining in the account earns interest at a competitive rate.

Online Will Preparation

Our Online Will Preparation service lets you simply and quickly create a will online that is valid in all states— free of charge. Administered by ComPsych^{®4}, the world's largest provider of global employee assistance programs, the program guides you through three easy steps: 1.) Answer a series of straightforward questions; 2.) Your will is prepared using advanced technology; 3.) Review and print your will.

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.

³Subject to a \$250 minimum per check and a minimum balance of \$500.

⁴ComPsych[®] Corporation is an independent organization and not affiliated with Dearborn National. ComPsych[®] does not provide insurance products of any kind. Dearborn National does not underwrite or administer Online Will Preparation.