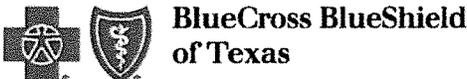


Group Benefit Program Summary for City of Glenn Heights

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 Full Time Active Employees
Group Term Life Benefit: Employee	\$10,000 - \$500,000 in increments of \$10,000
Grandfathering	Included \$100,000
Guarantee Issue Amount* - Employee	*Guarantee issue amounts are based on a minimum participation requirement of 33% of all eligible employees. If participation requirements are not achieved, underwriting will be utilized on all employee and spouse applications.
Group Term Life Benefit: Spouse (Includes Domestic Partners)	\$5,000 - \$100,000 in increments of \$5,000 , not to exceed 50% of the employee benefit amount
Guarantee Issue Amount - Spouse	\$25,000
Group Term Life Benefit: Child(ren)	Birth to 14 days: \$100 Age 15 days to 6 months: \$1,000 Age 6 months to 26 years (26 if full-time student): \$1,000 - \$10,000 in increments of \$1,000
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)



A division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.



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.

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company (Downers Grove, IL) and certain of its affiliates. Dearborn National® Life Insurance Company is a separate company that does not provide Blue Cross and Blue Shield of Texas products or services. Dearborn National® Life Insurance Company is solely responsible for the life and disability products described in this flier.

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 AD&D Benefit: Employee	Same as Supplemental Life
Group AD&D Benefit: Spouse (Includes Domestic Partners)	\$5,000 - \$100,000 in increments of \$5,000 , not to exceed 50% of the employee benefit amount
Group AD&D Benefit: Child(ren)	Birth to 14 days: \$100 Age 15 days to 6 months: \$1,000 Age 6 months to 26 years (26 if full-time student): \$1,000 - \$10,000 in increments of \$1,000
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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**SUPPLEMENTAL GROUP LIFE AND AD&D
PREMIUM RATE GRID**



City of Glenn Heights

Eligibility

You are eligible to enroll if you work the minimum number of hours per week by your employer, and you have satisfied any waiting period.

Supplemental Life/AD&D Insurance

Employee Benefit: **\$10,000 - \$500,000 in \$10,000 increments, not to exceed 5 times annual earnings.**

Spouse Benefit: **\$5,000 - \$100,000 in \$5,000 increments, but not to exceed 50% of the employee benefit.**

Note: Spouse may not have coverage unless the employee has coverage.
The Spouse amount may not exceed the amount for which the employee is eligible in TX and NY.

Guarantee Issue*

Employee	\$	100,000
Spouse	\$	25,000

*Assumes 26% participation

Child Coverage

Age Birth to 14 days:	\$100
Age 15 days to 6 months:	\$1,000
Age 6 months to age 26:	\$1,000 - \$10,000 in increments of \$1,000

Life and AD&D benefits reduce by 35% of the original amount at age 65 and further reduce by 50% of the original amount at age 70.

Supplemental Life/AD&D Insurance

Bi-Weekly Premium Cost (Based on 26 payroll deductions per year)

Benefit Amount	ATTAINED AGE											
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70-74*
\$10,000	\$0.51	\$0.51	\$0.51	\$0.60	\$0.65	\$0.78	\$1.06	\$1.57	\$2.26	\$3.23		
\$20,000	\$1.02	\$1.02	\$1.02	\$1.20	\$1.29	\$1.57	\$2.12	\$3.14	\$4.52	\$6.46		
\$30,000	\$1.52	\$1.52	\$1.52	\$1.80	\$1.94	\$2.35	\$3.18	\$4.71	\$6.78	\$9.69		
\$40,000	\$2.03	\$2.03	\$2.03	\$2.40	\$2.58	\$3.14	\$4.25	\$6.28	\$9.05	\$12.92		
\$50,000	\$2.54	\$2.54	\$2.54	\$3.00	\$3.23	\$3.92	\$5.31	\$7.85	\$11.31	\$16.15		
\$60,000	\$3.05	\$3.05	\$3.05	\$3.60	\$3.88	\$4.71	\$6.37	\$9.42	\$13.57	\$19.38		
\$70,000	\$3.55	\$3.55	\$3.55	\$4.20	\$4.52	\$5.49	\$7.43	\$10.98	\$15.83	\$22.62		
\$80,000	\$4.06	\$4.06	\$4.06	\$4.80	\$5.17	\$6.28	\$8.49	\$12.55	\$18.09	\$25.85		
\$90,000	\$4.57	\$4.57	\$4.57	\$5.40	\$5.82	\$7.06	\$9.55	\$14.12	\$20.35	\$29.08		
\$100,000	\$5.08	\$5.08	\$5.08	\$6.00	\$6.46	\$7.85	\$10.62	\$15.69	\$22.62	\$32.31		
\$110,000	\$5.58	\$5.58	\$5.58	\$6.60	\$7.11	\$8.63	\$11.68	\$17.26	\$24.88	\$35.54		
\$120,000	\$6.09	\$6.09	\$6.09	\$7.20	\$7.75	\$9.42	\$12.74	\$18.83	\$27.14	\$38.77		
\$130,000	\$6.60	\$6.60	\$6.60	\$7.80	\$8.40	\$10.20	\$13.80	\$20.40	\$29.40	\$42.00		
\$140,000	\$7.11	\$7.11	\$7.11	\$8.40	\$9.05	\$10.98	\$14.86	\$21.97	\$31.66	\$45.23		
\$150,000	\$7.62	\$7.62	\$7.62	\$9.00	\$9.69	\$11.77	\$15.92	\$23.54	\$33.92	\$48.46		
\$200,000	\$10.15	\$10.15	\$10.15	\$12.00	\$12.92	\$15.69	\$21.23	\$31.38	\$45.23	\$64.62		
\$250,000	\$12.69	\$12.69	\$12.69	\$15.00	\$16.15	\$19.62	\$26.54	\$39.23	\$56.54	\$80.77		
\$300,000	\$15.23	\$15.23	\$15.23	\$18.00	\$19.38	\$23.54	\$31.85	\$47.08	\$67.85	\$96.92		
\$350,000	\$17.77	\$17.77	\$17.77	\$21.00	\$22.62	\$27.46	\$37.15	\$54.92	\$79.15	\$113.08		
\$400,000	\$20.31	\$20.31	\$20.31	\$24.00	\$25.85	\$31.38	\$42.46	\$62.77	\$90.46	\$129.23		
\$450,000	\$22.85	\$22.85	\$22.85	\$27.00	\$29.08	\$35.31	\$47.77	\$70.62	\$101.77	\$145.38		
\$500,000	\$25.38	\$25.38	\$25.38	\$30.00	\$32.31	\$39.23	\$53.08	\$78.46	\$113.08	\$161.54		

EMPLOYEE	
Supplemental Life/AD&D	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.110
20-24	\$0.110
25-29	\$0.110
30-34	\$0.130
35-39	\$0.140
40-44	\$0.170
45-49	\$0.230
50-54	\$0.340
55-59	\$0.490
60-64	\$0.700
65-69*	\$1.200
70-74*	\$2.160
75+*	\$2.160

*Please see HR representative

Dependent Life/AD&D (Children)	
Monthly Premium per Family	
\$1,000	\$0.328
\$10,000	\$3.28

Policy Provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations.

For internal use only: Policy number FDL1-504-707

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**SUPPLEMENTAL GROUP LIFE AND AD&D
PREMIUM RATE GRID**



City of Glenn Heights

Eligibility

You are eligible to enroll if you work the minimum number of hours per week by your employer, and you have satisfied any waiting period.

Supplemental Life/AD&D Insurance

Employee Benefit: **\$10,000 - \$500,000 in \$10,000 increments, not to exceed 5 times annual earnings.**
 Spouse Benefit: **\$5,000 - \$100,000 in \$5,000 increments, but not to exceed 50% of the employee benefit.**

Note: Spouse may not have coverage unless the employee has coverage.
 The Spouse amount may not exceed the amount for which the employee is eligible in TX and NY.

Guarantee Issue*

Employee	\$	100,000
Spouse	\$	25,000

*Assumes 26% participation

Child Coverage

Age Birth to 14 days: **\$100**
 Age 15 days to 6 months: **\$1,000**
 Age 6 months to age 26: **\$1,000 - \$10,000 in increments of \$1,000**

Life and AD&D benefits reduce by 35% of the original amount at age 65 and further reduce by 50% of the original amount at age 70.

Supplemental Life/AD&D Insurance

Bi-Weekly Premium Cost (Based on 26 payroll deductions per year)

Benefit Amount	ATTAINED AGE											
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69*	70-74*
\$5,000	\$0.25	\$0.25	\$0.25	\$0.30	\$0.32	\$0.39	\$0.53	\$0.78	\$1.13	\$1.62		
\$10,000	\$0.51	\$0.51	\$0.51	\$0.60	\$0.65	\$0.78	\$1.06	\$1.57	\$2.26	\$3.23		
\$15,000	\$0.76	\$0.76	\$0.76	\$0.90	\$0.97	\$1.18	\$1.59	\$2.35	\$3.39	\$4.85		
\$20,000	\$1.02	\$1.02	\$1.02	\$1.20	\$1.29	\$1.57	\$2.12	\$3.14	\$4.52	\$6.46		
\$25,000	\$1.27	\$1.27	\$1.27	\$1.50	\$1.62	\$1.96	\$2.65	\$3.92	\$5.65	\$8.08		
\$30,000	\$1.52	\$1.52	\$1.52	\$1.80	\$1.94	\$2.35	\$3.18	\$4.71	\$6.78	\$9.69		
\$35,000	\$1.78	\$1.78	\$1.78	\$2.10	\$2.26	\$2.75	\$3.72	\$5.49	\$7.92	\$11.31		
\$40,000	\$2.03	\$2.03	\$2.03	\$2.40	\$2.58	\$3.14	\$4.25	\$6.28	\$9.05	\$12.92		
\$45,000	\$2.28	\$2.28	\$2.28	\$2.70	\$2.91	\$3.53	\$4.78	\$7.06	\$10.18	\$14.54		
\$50,000	\$2.54	\$2.54	\$2.54	\$3.00	\$3.23	\$3.92	\$5.31	\$7.85	\$11.31	\$16.15		
\$55,000	\$2.79	\$2.79	\$2.79	\$3.30	\$3.55	\$4.32	\$5.84	\$8.63	\$12.44	\$17.77		
\$60,000	\$3.05	\$3.05	\$3.05	\$3.60	\$3.88	\$4.71	\$6.37	\$9.42	\$13.57	\$19.38		
\$65,000	\$3.30	\$3.30	\$3.30	\$3.90	\$4.20	\$5.10	\$6.90	\$10.20	\$14.70	\$21.00		
\$70,000	\$3.55	\$3.55	\$3.55	\$4.20	\$4.52	\$5.49	\$7.43	\$10.98	\$15.83	\$22.62		
\$75,000	\$3.81	\$3.81	\$3.81	\$4.50	\$4.85	\$5.88	\$7.96	\$11.77	\$16.96	\$24.23		
\$80,000	\$4.06	\$4.06	\$4.06	\$4.80	\$5.17	\$6.28	\$8.49	\$12.55	\$18.09	\$25.85		
\$85,000	\$4.32	\$4.32	\$4.32	\$5.10	\$5.49	\$6.67	\$9.02	\$13.34	\$19.22	\$27.46		
\$90,000	\$4.57	\$4.57	\$4.57	\$5.40	\$5.82	\$7.06	\$9.55	\$14.12	\$20.35	\$29.08		
\$95,000	\$4.82	\$4.82	\$4.82	\$5.70	\$6.14	\$7.45	\$10.08	\$14.91	\$21.48	\$30.69		
\$100,000	\$5.08	\$5.08	\$5.08	\$6.00	\$6.46	\$7.85	\$10.62	\$15.69	\$22.62	\$32.31		

SPOUSE	
Supplemental Life/AD&D	
Monthly rates per \$1,000	
Age	Rates
Under 20	\$0.110
20-24	\$0.110
25-29	\$0.110
30-34	\$0.130
35-39	\$0.140
40-44	\$0.170
45-49	\$0.230
50-54	\$0.340
55-59	\$0.490
60-64	\$0.700
65-69*	\$1.200
70-74*	\$2.160
75+*	\$2.160

**Please see HR representative*

Dependent Life/AD&D (Children)	
Monthly Premium per Family	
\$1,000	\$0.328
\$10,000	\$3.28

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