



Group Benefit Program Summary for City of San Antonio

City of San Antonio offers Basic Term Life insurance at no cost to you. City of San Antonio pays the entire cost of this coverage.

Group Term Life / Accidental Death & Dismemberment (AD&D)

Eligibility	All eligible full time active employees
Group Term Life/ AD&D Benefit	One times your base annual earnings, rounded to the next higher \$1,000, up to a maximum of \$300,000*, but not less than \$15,000.
Guarantee Issue Amount – Employee	One (1) times your base annual earnings, rounded to the next higher \$1,000, up to a maximum of \$300,000
Spouse Life Benefits**	\$25,000 (not applicable to Uniformed Personnel)
Child(ren) Life Benefits**	Live birth to Age 26: \$10,000
Waiver of Premium	Your term life coverage may continue to age 65 at no cost to you if you become totally disabled prior to age 60, subject to the requirements of this benefit.
Accelerated Death Benefit (ADB)	Upon the employee’s request, this benefit pays a lump sum up to 75% of the employee’s life insurance, if diagnosed with a terminal illness and has a life expectancy of 12 months or less. Minimum: \$7,500. Maximum: \$500,000. The amount of group term life insurance otherwise payable upon the employee’s death will be reduced by the ADB.
Age Reduction Schedule	Basic Life and AD&D benefits reduce by 35% at age 70; and further reduce to 45% of the original amount at age 75; and further reduce to 30% of the original amount at age 80; and further reduce to 20% of the original amount at age 85; and further reduce to 10% of the original amount at age 90. All benefits terminate at retirement.
Conversion Privilege	Should you leave your employment with City of San Antonio, you may convert your coverage to an individual life insurance policy.

* The combined amount of Basic Life insurance and Voluntary Life insurance may not exceed \$1,500,000.

** Uniformed Personnel are not eligible to elect Basic Dependent Life Insurance.

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.

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Texas 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.



Group Benefit Program Summary for City of San Antonio

City of San Antonio offers you the opportunity to enroll in a group Voluntary Term Life insurance plan. You pay the entire cost for this coverage.

Voluntary Term Life	
Eligibility	All full time active employees, excluding Uniformed Personnel
Voluntary Term Life*:	<p>Option 1: One times base annual earnings to a maximum of \$1,200,000</p> <p>Option 2: Two times base annual earnings to a maximum of \$1,200,000</p> <p>Option 3: Three times base annual earnings to a maximum of \$1,200,000</p> <p>Option 4: Four times base annual earnings to a maximum of \$1,200,000</p> <p>Option 5: Five times base annual earnings to a maximum of \$1,200,000</p>
Guarantee Issue Amount – Employee	<p>For new employees, satisfactory evidence of insurability required on all amounts in excess of two times base annual earnings or \$300,000, whichever is less.</p> <p>Employees must enroll within 31 days of their eligibility date to qualify for any established guarantee issue limits.</p>
Waiver of Premium	Your term life coverage may continue to age 65 at no cost to you if you become totally disabled prior to age 60, subject to the requirements of this benefit.
Accelerated Death Benefit (ADB)	<p>Upon the employee’s request, this benefit pays a lump sum up to 75% of the employee’s life insurance, if diagnosed with a terminal illness and has a life expectancy of 12 months or less.</p> <p>Minimum: \$7,500. Maximum: \$500,000.</p> <p>The amount of group term life insurance otherwise payable upon the employee’s death will be reduced by the ADB.</p>
Age Reduction Schedule	<p>Voluntary Life benefits reduce by 35% at age 70; and further reduce to 45% of the original amount at age 75; and further reduce to 30% of the original amount at age 80; and further reduce to 20% of the original amount at age 85; and further reduce to 10% of the original amount at age 90.</p> <p>All benefits terminate at retirement.</p>
Conversion Privilege	Should you leave your employment with City of San Antonio, you may convert your coverage to an individual life insurance policy.
Portability	If your voluntary life insurance or any portion of it terminates, you may elect to continue your life insurance in accordance with the terms of the policy by paying premiums directly to Blue Cross and Blue Shield of Texas. You may port the lesser of the amount of employee coverage in force on the date employment terminates or \$300,000.

* The combined amount of Basic Life insurance and Voluntary Life insurance may not exceed \$1,500,000.

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