



**BlueCross BlueShield
of Illinois**

Group Benefit Program Summary for Universal Beauty Products Inc. - VF025946

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 Blue Cross and Blue Shield of Illinois' Group Term Life plan, an employee can achieve peace of mind by giving their family the financial security they can depend on.

Eligibility	All Active Full-Time Employees
Group Term Life Benefit: Employee	\$10,000 - \$500,000 in increments of \$10,000, is the lesser of 5 times salary and \$500,000
Guarantee Issue Amount - Employee	\$110,000 (New Hires only)
Group Term Life Benefit: Spouse	\$5,000 - \$500,000 in increments of \$5,000, not to exceed 100% of the employee benefit amount
Guarantee Issue Amount - Spouse	\$25,000
Group Term Life Benefit: Child(ren)	Birth to 6 months: \$1,000 Age 6 months to 26 years: \$2,000 - \$10,000 in increments of \$2,000
Group Term Life Age Reduction Schedule	Benefits reduce by 35% of the original amount at age 70; and further reduce by: 50% of the original amount at age 75. Benefits terminate at retirement.
Premium Waiver Type	Elimination Period: 9 Months; Duration: To age 65
Accelerated Death Benefit (ADB)	Benefit: Up to 50% of the employee's life insurance; Life expectancy: 24 months or less
Portability Feature (Life Coverage)	Included (employee & spouse)
Conversion	Included

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 Illinois, is the trade name of Dearborn Life Insurance Company, an independent Blue Cross and Blue Shield licensee. 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.



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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)	Same as Supplemental Dependent Life
Group AD&D Benefit: Child(ren)	Same as Supplemental Dependent Life
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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