



**BlueCross BlueShield
of Illinois**

Group Benefit Program Summary for Quincy Public Schools

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 - \$250,000 in increments of \$1,000
Grandfathering	\$250,000 provided minimum participation requirement is met
Guarantee Issue Amount - Employee	\$200,000 (subject to eligibility rules and enrollment status guidelines)
Group Term Life Benefit: Spouse (Includes Domestic Partners)	\$5,000 - \$125,000 in increments of \$500, not to exceed 50% of the employee benefit amount
Guarantee Issue Amount - Spouse	\$50,000
Group Term Life Benefit: Child(ren)	Birth to 14 days: \$0 Age 15 days to 6 months: \$100 Age 6 months to 26 years: \$5,000 - \$10,000 in increments of 5,000
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 & 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.

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