



Group Benefit Program Summary for American Library Association

Group 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 and Part-Time Employees excluding Assistant Directors
Group Term Life Benefit: Employee	2 times salary to a maximum of \$300,000 with a minimum of \$10,000
Guarantee Issue Amount: Employee	\$300,000
Age Reduction Schedule	Benefits reduce by 50% of the original amount at age 70.
Waiver of Premium	Elimination Period: 9 months; Duration: To age 65
Accelerated Death Benefit (ADB)	Benefit: Up to 75% of the employee's Life insurance; Life expectancy of 24 months or less.
Portability Privilege (Life Insurance)	Not Included
Conversion	Included
Beneficiary Resource Services	Includes grief, legal and financial counseling for beneficiaries, funeral planning; and online legal library, including templates to create a legal will and other legal documents.
Travel Resource Services	Helps travelers deal with the unexpected that may take place while traveling. Services include emergency medical assistance, financial, legal and communication assistance, and access to other critical services and resources available via the internet.

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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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 24-hour coverage.

Accidental Death & Dismemberment (AD&D) – Employee	1.5 times salary to a maximum of \$150,000 with a minimum of \$10,000
AD&D – Age Reduction Schedule	Benefits reduce by 50% of the original amount at age 70.

AD&D Schedule of Loss *	Principal Sum	AD&D Product Features Included:
Loss of Life	100%	<ul style="list-style-type: none"> • Seatbelt Benefit • Airbag Benefit • Repatriation Benefit • Education Benefit
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 same hand	25%	
Uniplegia	25%	

* Loss must occur within 365 days of accident

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