



**BlueCross BlueShield  
of Texas**

## Group Benefit Program Summary for The Rise School of Houston

### 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 Texas' 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                                                      |
| Grandfathering                                               | \$500,000 provided minimum participation requirement is met                                         |
| Guarantee Issue Amount - Employee                            | \$100,000 (subject to eligibility rules and enrollment status guidelines)                           |
| 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 6 months: \$1,000<br>Age 6 months to 26 years: \$1,000 - \$10,000 in increments of \$1,000 |
| Group Term Life Age Reduction Schedule                       | No Reduction                                                                                        |
| Premium Waiver Type                                          | Same as Basic Life                                                                                  |
| Accelerated Death Benefit (ADB)                              | Same as Basic Life                                                                                  |
| Portability Feature (Life Coverage)                          | Included (employee)                                                                                 |
| 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 Texas, 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.



**BlueCross BlueShield  
of Texas**

### 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.

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.