


Dearborn  National[®]

Partnership. Solutions. Strength.

Welcome

Life Insurance Benefit Highlighter

www.dearbornnational.com

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GROUP LIFE BENEFIT PROGRAM SUMMARY
For Egyptian Area Schools Employee Benefit Trust

All Classes as Defined by your School District

Eligibility	All full-time employees working 10 or more hours per week in an eligible class are eligible for coverage. A delayed effective date will apply if the employee is not actively at work.
Group Term Life/AD&D Benefit:	Benefit amount as defined by your School District
Supplemental Life/AD&D Benefit: Employee Options	Options of \$10,000 - \$25,000 - \$50,000 - \$75,000 - \$100,000 or \$10,000 increments to a maximum of \$500,000. Not to exceed 5 times annual salary.
Supplemental Life/AD&D Benefit: Spouse (Includes Domestic Partners) <i>Employee must elect coverage for dependent to be eligible.</i>	\$5,000 - \$250,000, in increments of \$2,500, not to exceed 50% of the employee benefit amount. (minimum \$5,000)
Supplemental Life Benefit: Child(ren) <i>Employee must elect coverage for dependent to be eligible.</i>	Birth to 14 days: \$0 Age 15 days to 19 years (25 if full-time student): \$5,000 or \$10,000
Age Reduction Schedule	Life and AD&D benefits reduce by 50% at age 70.
Guarantee Issue Amount – Employee	\$100,000 (under age 50)
Guarantee Issue Amount – Spouse	\$37,500 (under age 50)
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 24 months or less. Minimum: \$7,500. Maximum: \$250,000. The amount of group term life insurance otherwise payable upon the employee's death will be reduced by the ADB.
Portability Feature (Life coverage)	Included. (Employee Supplemental Life)
Conversion Privilege (Life coverage)	Included.
Guarantee Issue	For timely entrants enrolled within 31 days of being eligible, the Guarantee issue amount is available without any Evidence of Insurability requirement. Evidence of Insurability will be required for any amounts above this, for late enrollees or Increase in Insurance and it will be provided at your own expense.
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.
Exclusions	One-year suicide exclusion applies to Supplemental Group Term Life coverage. AD&D exclusions are the same as Basic AD&D exclusions.

This information is only a product highlight. Life benefits may be subject to medical underwriting. Coverage for a medically underwritten benefit is not effective until the date the insurer has approved the employee's application. The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period. Refer to your certificate for complete details and limitations of coverage. (For Internal Use Only: FDL Policy number FDL1-504-707-IL)

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company (Dearborn Group, L), formerly known as Fort Dearborn Life Insurance Company® and certain of its affiliates. Dearborn National® Life Insurance Company offers insurance products in all states (excluding New York, where it is not licensed and does not solicit business), the District of Columbia, the United States Virgin Islands, the British Virgin Islands, Guam and Puerto Rico. Product features and availability vary by state and company, and are solely the responsibility of each affiliate.

Supplemental Life and AD&D Rate Grid

SUPPLEMENTAL GROUP LIFE AND AD&D PREMIUM RATE GRID

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EGYPTIAN AREA SCHOOLS EMPLOYEE BENEFIT TRUST

Eligibility
You are eligible to enroll if you work the minimum number of hours per week by your employer, and you have satisfied any waiting period.

Supplemental Life/AD&D Insurance
Employee Benefit: Options of \$10,000 - \$25,000 - \$50,000 - \$75,000 - \$100,000 or \$10,000 increments to a maximum of \$500,000, not to exceed 5 times annual salary
Spouse Benefit: \$5,000 to \$250,000, in increments of \$2,500, not to exceed 50% of the employee benefit

Note: Spouse may not have coverage unless the employee has coverage.

Guarantee Issue
Employee \$ 100,000 (Under age 50)
Spouse \$ 37,500 (Under age 50)

Child Coverage (Life coverage only)
Live birth to 14 days: \$0
15 days to age 19 (25 if full-time student) \$5,000 or \$10,000

Life/AD&D benefits reduce by 50% of the original amount at employee's attained age of 70.

EMPLOYEE & SPOUSE Supplemental Life/AD&D Monthly rates per \$1,000

Age	Rate
Under 20	\$0.085
20-24	\$0.085
25-29	\$0.095
30-34	\$0.105
35-39	\$0.135
40-44	\$0.195
45-49	\$0.300
50-54	\$0.495
55-59	\$0.795
60-64	\$0.985
65-69	\$1.685
70-74	\$1.685
75+	\$1.685

Dependent Life (Children) Monthly Premium per Family

\$5,000	\$0.47
\$10,000	\$0.94

EMPLOYEE - Supplemental Life/AD&D Insurance Monthly Premium Cost (Based on 12 payroll deductions per year)

Benefit Amount	ATTAINED AGE											
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
\$10,000	\$0.08	\$0.08	\$0.08	\$1.05	\$1.35	\$1.95	\$3.05	\$4.95	\$7.95	\$9.85	\$16.85	\$16.85
\$25,000	\$2.13	\$2.13	\$2.30	\$2.63	\$3.38	\$4.60	\$7.63	\$12.38	\$19.90	\$24.63	\$42.13	\$42.13
\$50,000	\$4.25	\$4.25	\$4.75	\$5.25	\$6.75	\$9.75	\$15.25	\$24.75	\$39.75	\$49.25	\$84.25	\$84.25
\$75,000	\$6.38	\$6.38	\$7.13	\$7.88	\$10.13	\$14.63	\$22.88	\$37.13	\$59.63	\$73.88	\$126.38	\$126.38
\$100,000	\$8.50	\$8.50	\$9.50	\$10.50	\$13.50	\$19.50	\$30.50	\$49.50	\$79.50	\$98.50	\$168.50	\$168.50

SPOUSE - Supplemental Life/AD&D Insurance

Benefit Amount	EMPLOYEE'S ATTAINED AGE											
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
\$5,000	\$0.43	\$0.43	\$0.48	\$0.53	\$0.68	\$0.90	\$1.53	\$2.45	\$3.90	\$4.90	\$8.43	\$8.43
\$10,000	\$0.85	\$0.85	\$0.95	\$1.05	\$1.35	\$1.95	\$3.05	\$4.95	\$7.95	\$9.85	\$16.85	\$16.85
\$25,000	\$2.13	\$2.13	\$2.30	\$2.63	\$3.38	\$4.60	\$7.63	\$12.38	\$19.90	\$24.63	\$42.13	\$42.13
\$50,000	\$4.25	\$4.25	\$4.75	\$5.25	\$6.75	\$9.75	\$15.25	\$24.75	\$39.75	\$49.25	\$84.25	\$84.25
\$75,000	\$6.38	\$6.38	\$7.13	\$7.88	\$10.13	\$14.63	\$22.88	\$37.13	\$59.63	\$73.88	\$126.38	\$126.38
\$100,000	\$8.50	\$8.50	\$9.50	\$10.50	\$13.50	\$19.50	\$30.50	\$49.50	\$79.50	\$98.50	\$168.50	\$168.50

For Internal Use only: Policy number FDL1-504-707 GILM/BLND-ALSS12

Products and services marketed under the Dearborn National logo and the star logo are underwritten and/or provided by Dearborn National, a Life Insurance Company (Dearborn Group, IL) (formerly known as Fort Dearborn Life Insurance Company IL) in all states (excluding New York), the District of Columbia, the United States Virgin Islands, the British Virgin Islands, Guam and Puerto Rico.

Supplemental Life/AD&D Insurance

Employee Benefit: Options of \$10,000 - \$25,000 - \$50,000 - \$75,000 - \$100,000 or \$10,000 increments to a maximum of \$500,000, not to exceed 5 times annual salary

Spouse Benefit: \$5,000 to \$250,000, in increments of \$2,500, not to exceed 50% of the employee benefit

Note: Spouse may not have coverage unless the employee has coverage.

Guarantee Issue

Employee \$ 100,000 (Under age 60)
Spouse \$ 37,500 (Under age 60)

Child Coverage (Life coverage only)

Live birth to 14 days: \$0
15 days to age 19 (25 if full-time student) \$5,000 or \$10,000

Life/AD&D benefits reduce by 50% of the original amount at employee's attained age of 70.

Supplemental Life and AD&D Rate Grid

EMPLOYEE - Supplemental Life/AD&D Insurance
Monthly Premium Cost (Based on 12 payroll deductions per year)

Benefit Amount	ATTAINED AGE												
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	
\$10,000	\$0.85	\$0.85	\$0.95	\$1.05	\$1.35	\$1.95	\$3.05	\$4.95	\$7.95	\$9.85	\$18.85	\$18.85	
\$25,000	\$2.13	\$2.13	\$2.38	\$2.63	\$3.38	\$4.88	\$7.63	\$12.38	\$19.88	\$24.63	\$42.13	\$42.13	
\$50,000	\$4.25	\$4.25	\$4.75	\$5.25	\$6.75	\$9.75	\$15.25	\$24.75	\$39.75	\$49.25	\$84.25	\$84.25	
\$75,000	\$6.38	\$6.38	\$7.13	\$7.88	\$10.13	\$14.63	\$22.88	\$37.13	\$59.63	\$73.88	\$126.38	\$126.38	
\$100,000	\$8.50	\$8.50	\$9.50	\$10.50	\$13.50	\$19.50	\$30.50	\$49.50	\$79.50	\$98.50	\$168.50	\$168.50	

SPOUSE - Supplemental Life/AD&D Insurance

Benefit Amount	EMPLOYEE'S ATTAINED AGE												
	<20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	
\$5,000	\$0.43	\$0.43	\$0.48	\$0.53	\$0.68	\$0.98	\$1.53	\$2.48	\$3.98	\$4.93	\$8.43	\$8.43	
\$10,000	\$0.85	\$0.85	\$0.95	\$1.05	\$1.35	\$1.95	\$3.05	\$4.95	\$7.95	\$9.85	\$18.85	\$18.85	
\$25,000	\$2.13	\$2.13	\$2.38	\$2.63	\$3.38	\$4.88	\$7.63	\$12.38	\$19.88	\$24.63	\$42.13	\$42.13	
\$30,000	\$2.55	\$2.55	\$2.85	\$3.15	\$4.05	\$5.85	\$9.15	\$14.85	\$23.85	\$29.55	\$50.55	\$50.55	
\$35,000	\$2.98	\$2.98	\$3.33	\$3.68	\$4.73	\$6.83	\$10.68	\$17.33	\$27.83	\$34.48	\$58.98	\$58.98	
\$37,500	\$3.19	\$3.19	\$3.56	\$3.94	\$5.06	\$7.31	\$11.44	\$18.56	\$29.81	\$36.94	\$63.19	\$63.19	

Administration of Benefits

- All Forms Located Online (www.EGTrust.Org)
- **Pre-Filled for Convenience**
- Death Claim Form
- Evidence of Insurability Form
- Beneficiary Form
- Portability and Conversion Forms

Waiver of Premium (WoP)

Totally Disabled prior to age 60 without interruption from the last date worked for at least 6 months.

We will continue the employees Basic and Supplemental Life Insurance benefit, without payment of the insurance premium if you become Totally Disabled (After 6 months).

Must be completed prior to 12 months from the total disability date. If not completed, the employee will no longer have coverage after 12 months of being out on disability.


Value Added Services

Benefit Resource Services

- Designed for the Beneficiary
- Grief and Financial Counseling
 - **Unlimited Phone Contact for up to 1 year**
 - **Five Face to Face Working Sessions**
- Funeral Planning
- Legal Support
- Online Will Prep

GROUP BENEFITS

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BENEFICIARY RESOURCE SERVICES™

A WELLNESS PLAN FOR LIFE

When a loved one dies, families often face complex issues ranging from estate planning, legal questions, funeral planning, coping with grief and financial uncertainties. That's why Dearborn National offers Beneficiary Resource Services, a program that combines family wellness and security at the most difficult of times. Services include grief and financial counseling, funeral planning, legal support, as well as online will preparation. Beneficiary Resource Services is provided by Bensingor, DuPont & Associates (BDA).


SERVICES FOR BENEFICIARIES AND THEIR FAMILIES

The following services are available after a death claim or for those that qualify for an accelerated death benefit:

Unlimited Phone Contact
Available for up to one year with a grief counselor, legal advisor or financial planner.


Face-to-Face Working Sessions*
Five face-to-face working sessions are available to you or your beneficiaries. All five sessions may be used with one grief counselor or legal advisor or they may be split among the two types of counselors or advisors in geographically accessible locations. A one-hour financial consultation on the phone is also available.


Referrals and Support Services
BDA maintains a comprehensive directory of qualified and accessible grief counselors and legal and financial consultants.



Follow Up
Counselors will initiate follow-up calls when necessary for up to one full year from the date of initial contact.

BDA's nationwide network of experienced professionals can offer counseling for those facing difficult emotional, financial or legal issues. BDA's counselors are available 24 hours a day, 365 days a year. All calls are completely confidential.

BENEFICIARY RESOURCE SERVICES
Counseling:
(800) 769-9187
www.beneficiaryresource.com
Username: Dearborn National
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Value Added Services

GROUP BENEFITS

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Strength. Independence. Solutions.

TRAVEL RESOURCE SERVICES

YOUR GUIDE TO SAFE TRAVEL

Our Travel Resource Services, provided by Europ Assistance USA, Inc. (EA) is a 24-hour emergency service that can help you access emergency assistance when you are traveling 100 or more miles away from home. Help is there when a crisis strikes. More than 850,000 multilingual service professionals stand ready to assist you in more than 200 countries and territories worldwide.

KEY SERVICES

Medical Search and Referral — EA will assist you in finding physicians, dentists, and medical facilities.

Medical Monitoring — During the course of a medical emergency, professional case managers, including physicians and nurses, will monitor your case to determine whether the care is appropriate or if evacuation/repatriation is required.

Medical Evacuation/Return Home — In the event of a medical emergency, when a physician designated by EA determines that it is medically necessary for you to be transported under medical supervision to the nearest hospital or treatment facility or be returned to your place of residence for treatment, EA will arrange and pay for the transport under proper medical supervision.

Traveling Companion Assistance — If a travel companion loses previously-made travel arrangements due to your medical emergency, EA will arrange for your traveling companion's return home.

Dependent Children Assistance — If any dependent children under the age of 16 traveling with you are left unattended because you are hospitalized, EA will arrange and pay for their economy class transportation home. Should transportation with an attendant be necessary, EA will arrange for a qualified escort to accompany the children.

Visit by Family Member/Friend — If you are traveling alone and must be or are likely to be hospitalized for seven consecutive days, EA will arrange and pay for round trip transportation for one member of your immediate family, or one friend designated by you, from his or her home to the place where you are hospitalized.

Return of Mortal Remains — In the event of your death while traveling, EA will arrange and pay for all necessary government authorization, including a container appropriate for transportation and for the return of the remains to place of residence for burial.

Replacement of Medication and Eyeglasses — EA will arrange to fill a prescription that has been lost, stolen or requires a refill, subject to local law, whenever possible. EA will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc. are your responsibility.

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 europ assistance

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For employer distribution.

Travel Resources Services

- 24 Hour Emergency Service
- Traveling 100 or more miles away from Home
- Find Doctors and Facilities
- Pays for Medical Evacuation
- Replacement of Medication and Eyeglasses
- Pre-Trip Information (Visa's, Passports, Immunizations)

Questions?

THANK YOU