



## Group Benefit Program Summary for

# Gillespie County

## 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 Texas' Group Term Life plan, an employee can achieve peace of mind by giving their family the financial security they can depend on.

<b>Eligibility</b>	All active employees working at least 120 hours per month and elected or appointed officials
<b>Basic Group Term Life Benefit: Employee</b>	\$10,000
<b>Guarantee Issue Amount: Employee</b>	\$10,000
<b>Age Reduction Schedule</b>	Benefits reduce to 65% at age 70, further reduce to 40% at age 75, further reduce to 25% at age 80, and finally reduce to 15% at age 85. All reductions are based on the original amount.
<b>Waiver of Premium</b>	Waiver of Premium is available for your Life insurance. In order to apply, you must be under age 60 and continuously totally disabled from any occupation for 6 months. If approved, Life insurance premiums may be waived until your 65th birthday or until you are no longer disabled, whichever occurs first.
<b>Accelerated Death Benefit (ADB)</b>	Your coverage includes an accelerated death benefit (ADB) for Employee Life insurance. The ADB is an advance payment of 50% your Life insurance up to \$100,000 while you are still alive and have been diagnosed with a terminal illness with a life expectancy of 6 months or less.
<b>Portability Privilege (Life Insurance)</b>	Not Included
<b>Conversion</b>	The Conversion privilege allows you to convert Life insurance to an individual whole life policy if coverage, or any portion of it, terminates for any reason.
<b>Beneficiary Resource Services</b>	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.
<b>Travel Resource Services</b>	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.

<b>AD&amp;D Benefit: Employee</b>	Same as Basic Life Insurance
<b>Age Reduction Schedule</b>	Same as Basic Life Insurance

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 same hand	25%
Uniplegia	25%

\* Loss must occur within 365 days of accident

### AD&D Plan for Employees includes:

- Seat Belt Benefit
- Airbag Benefit
- Repatriation Benefit
- Child Education Benefit
- Day Care Benefit
- Coma Benefit
- Felonious Assault Benefit
- In the Line of Duty Benefit

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