

# DEARBORN NATIONAL ANCILLARY BENEFITS PORTFOLIO LIFE, DISABILITY AND CRITICAL ILLNESS PRODUCT OVERVIEW

## 10-99 Eligible Lives

### Term Life Insurance

#### BASIC LIFE AND AD&D

- 24-month rate guarantee standard
- Standard reduction schedule: 65% at age 65; 50% at age 70

# of Employees	Guarantee Issue	Max Benefit
10-50	\$100,000	\$300,000
51-99	\$150,000	\$500,000

#### SUPPLEMENTAL LIFE AND AD&D

- Must be sold with Basic Life
- 24-month rate guarantee standard
- Available in flat increments or as multiple of salary
- Guarantee Issue for timely entrants

# of Employees	Guarantee Issue	Max Benefit	Participation Requirement
10-49	\$50,000	\$500,000	25%
50-99	\$100,000	\$500,000	25%

#### SUPPLEMENTAL DEPENDENT LIFE AND AD&D

- Must be sold with Supplemental Life
- Minimum 25% participation
- Guarantee Issue for timely entrants

#### VOLUNTARY TERM LIFE AND AD&D

- 24-month rate guarantee standard
- Available in flat increments or as multiple of salary
- Guarantee Issue for timely entrants

# of Employees	Guarantee Issue	Participation Requirement
10-49	\$30,000	25%
50-99	\$80,000	25%

#### VOLUNTARY DEPENDENT TERM LIFE AND AD&D

- Must be sold with Voluntary Life
- Guarantee Issue for timely entrants

Eligible Employee & Spouse	Guarantee Issue Amount
Age 60-69	\$20,000
Age 70+	Fully Underwritten
Spouse under age 70	\$20,000
Spouse age 70+	Fully Underwritten

#### VALUE ADDED SERVICES: LIFE

##### Life Groups with 50+ employees:

- **Beneficiary Resource Services** – A personalized wellness plan for life insurance. Provides up to five grief, legal or financial counseling sessions for the beneficiary as well as funeral planning and online will prep for the insured.
- **Travel Resource Services** – For employees traveling 100 miles or more from home – includes medical assistance, monitoring, evacuation and repatriation of remains.

## Short- and Long-Term Disability Insurance

### SHORT-TERM DISABILITY

- Guarantee Issue / 24-month rate guarantee
- No Pre-ex on 100% employer paid plans
- Pre-ex: 12/12 on all contributory and voluntary plans
- Elimination period options: 0/7, 0/14, 7/7, 7/14, 14/14

	10-50 Employees	50-99 Employees
Max. Flat Benefit	\$1,500	\$1,500
Max. % Benefit	Up to \$2,000	Up to \$2,000
Benefit Durations	13 or 26 Wks	13, 26 or 52 Wks
Voluntary	Yes, 25% Participation	Yes, 25% Participation
Contributory	Yes, 75% Participation	Yes, 75% Participation
Definition of Disability	Residual	Residual

### LONG-TERM DISABILITY

- Guarantee Issue / 24-Month Rate Guarantee
- 24-Month Own Occupation
- Extended Own Occupation available on select employees
- Pre-ex: 3/12 (12/12 on contributory and voluntary plans)

	10-50 Employees	50-99 Employees
Max. Benefit	\$6,000	\$10,000
Benefit Durations	2 years, 5 years or to SSNRA	2 years, 5 years or to SSNRA
Elimination Period	90 or 180 days	90 or 180 days
Own Occupation	24 Months	24 Months
Voluntary	Yes, 25% Participation*	Yes, 25% Participation*
Contributory	Yes, 25% Participation*	Yes, 25% Participation*

### VALUE ADDED SERVICES: LONG-TERM DISABILITY

#### Groups with 10+ employees:

- **Disability Resource Services** – Provides covered members legal, financial and emotional assistance related to the disability. Includes unlimited telephonic counseling and online resources and three face-to-face sessions for behavioral issues per year.

## Critical Illness Insurance

### VOLUNTARY CRITICAL ILLNESS

- Groups with 51-150 eligible employees
- Guarantee Issue is available with 15% participation and a minimum of 10 enrolled employees
- Coverage maximum is three times the elected benefit amount
- Covered Conditions:
  - Invasive cancer
  - Major organ transplant
  - Coma
  - Carcinoma in situ
  - End stage renal failure
  - Major burns
  - Heart Attack
  - Paralysis
  - Loss of sight, speech and hearing
  - Stroke
  - Benign brain tumor
- Optional \$50 Wellness benefit for employee and covered spouse
- Optional recurrence benefit
- 12/12 preexisting conditions clause (may vary by state)
- Benefits reduce 35% at age 65 and 50% at age 70
- Employer paid options available
- Optional portability

	Benefit Amounts	
Employees	\$5,000-\$50,000	\$10,000 Guarantee Issue
Dependents	Up to 50% of Employees Benefit	\$5,000 Guarantee Issue

\* Subject to minimum of 6 lives.

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