

## **BENEFIT PLAN SELECTION (BPS) - ACA SMALL GROUP**

#### Please complete & return this form in its entirety, including the required signatures

### Section 1- Account Information:

A. Employer Name:		B. SIC Code	
C. Account #:	D. Effective Date:	E. Anniversary Date:	

• Only Individual cost shares are listed out for each plan.

- A group may select up to six health plan options.
- A group may select one dental plan or two dental plans if 10 or more are enrolled.

• For additional product detail, please utilize Summary of Benefits and Coverage (SBC) and Product Plan Grids

#### **Billing Method Selection**

### Please select one of the following billing methods.

(For Existing Accounts: If no selection is made, your plans will default to their current billing method.)

Composite Billing

□ Age Billing

### Section 2a- Renewing Groups Only: (\*New Business update to Section 3)

Current Plan: Please list current plan(s) below	Retaining Plan:		Replacing Plan: Please list replacement plan in space below.
1.	🗆 Yes	🗆 No	
2.	□ Yes	🗆 No	
3.	□ Yes	🗆 No	
4.	□ Yes	🗆 No	
5.	□ Yes	🗆 No	
6.	🗆 Yes	🗆 No	
7.	□ Yes	🗆 No	
8.	□ Yes	🗆 No	

### Section 2b- Renewing Groups Only: (\*New Business update to Section 3)

Adding Plan (Medical and/or Dental):

Please list new pl	an(s) below			
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				

Life and Disability insurance is underwritten by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life Insurance Company is 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.

### Section 3 - New Business

Please select plan designs (Up to a maximum of 6 plans)

A. Blue Choice	Preferred							
2022 Plan ID		uctible 'Out)	Office Visit/ Specialist	Coins (In/Out)	OPX (In/Out)	ER Copay <sup>*1</sup>	Urgent Care Copay	Non-Preferred Pharmacy**
					Platinu	m		
P5E2BCE	\$250	0/\$500	\$30/\$60	80%/50%	\$1250/Unlimited	\$400	\$60	\$10/\$20/\$55/\$95/\$150/\$250
P5E1BCE	\$500	/\$1000	\$20/\$40	90%/60%	\$1500/Unlimited	\$400	\$75	\$10/\$20/\$70/\$120/\$150/\$250
					Gold			
G532BCE	\$1500	0/\$3000	\$40/\$60	80%/50%	\$5500/Unlimited	\$400	\$75	\$15/\$25/\$70/\$120/\$250/\$350
G531BCE	\$2500	)/\$5000	\$20/\$60	80%/50%	\$5000/Unlimited	\$400	\$75	\$10/\$20/\$55/\$95/\$150/\$250
G530BCE	\$3750	)/\$7500	\$35/\$55	100%/100%	\$3750/\$7500	\$400	\$75	\$10/\$20/\$55/\$95/\$150/\$250
					Silver			
S532BCE <sup>*2</sup>	\$3250	0/\$6500	\$50/\$70	60%/50%	\$8550/Unlimited	\$500	\$75	\$10/\$20/\$70/\$120/\$150/\$250
S531BCE	\$4700	)/\$9400	\$45/\$65	80%/50%	\$8550/Unlimited	\$500	\$75	\$10/\$20/\$70/\$120/\$150/\$250
S535BCE	\$7550	/\$15100	\$30/\$50	100%/100%	\$7550/\$15100	\$500	\$75	\$10/\$20/\$70/\$120/\$150/\$250
Blue Choice Pre	eferred HS	A Plans			<u>.</u>			
2022 Plan ID	HSA Contr.	Deduct (In/Out)			OPX (In/Out)	ER Copay	Urgent Care Copay	Non-Preferred Pharmacy**
					Gold			
G533BCE*3	\$50- \$350	\$2900/ \$5800	90%/90%	60%/	\$3600/Unlimited	DC/90%	DC/90%	80%/80%/70%/60%/60%/50%
G535BCE	\$350- \$700	\$2900/ \$5800	80%/80%	6 80%/ 50%	\$5250/Unlimited	DC/80%	DC/80%	80%/80%/70%/60%/60%/50%
	•	•			Silver			
S534BCE	\$0- \$115	\$4800/ \$9600	100%/100	100%/ 100%	\$4800/\$9600	NA	NA	100%
S5J1BCE	\$150- \$400	\$6000/ \$12000	100%/100	% 100%/ 100%	\$6000/\$12000	NA	NA	100%
			•		Bronz	e	. 1	
B536BCE	\$0	\$6650/ \$13300	80%/80%	6 80%/ 50%	\$6900/Unlimited	\$250	DC/80%	80%/80%/70%/60%/60%/50%
B535BCE	\$0	\$6900/ \$13800	100%/100	100%/	\$6900/\$13800	\$250	NA	100%
All boolth plans are		ما سنا+ اسم ما نم	trie aug avama	and coloct podio	tric bardware) and visi	an discounts	· •	

All health plans are embedded with pediatric eye exams (and select pediatric hardware) and vision discounts.

Virtual Visits are available from a participating provider for certain non-emergency services

\*\*The prescription benefits outlined above are the non-preferred copays. If a member goes to a preferred pharmacy, then a lower copay may apply.

\*1 ER copays are per-occurrence deductibles, member is responsible for the listed copay amount and the rest of the billable charge is subject to deductible and coinsurance.

\*2 \$500 copay on Imaging (CT/PET Scans, MRIs), deductible and coinsurance do not apply.

\*3 Select HDHP-HSA preventive prescription drugs will be covered with no member cost share

Life and Disability insurance is underwritten by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life Insurance Company is 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.

2022 Plan ID	Deductible (In)	Office Visit/ Specialist	Coins (In)	OPX (In)	ER Copay*1	Urgent Care Copay	Pharmacy
		-		Platinur	n		
P506PSN <sup>*2</sup>	\$0	\$10/\$45	100%	\$1500	\$300	\$45	\$0/\$10/\$50/\$100/\$150/\$250
□ P5J1PSN <sup>*3</sup>	\$0	\$20/\$30	100%	\$2000	\$300	\$30	\$0/\$10/\$50/\$100/\$150/\$250
D5E1PSN <sup>*4</sup>	\$1000	\$25/\$50	80%	\$3000	\$400	\$50	\$0/\$10/\$50/\$100/\$150/\$250
				Gold			
G5J2PSN <sup>*5</sup>	\$0	\$50/\$70	100%	\$5000	\$500	\$70	\$10/\$20/\$50/\$100/\$250/\$350
G532PSN <sup>*4</sup>	\$2500	\$55/\$75	70%	\$8550	\$1000	\$75	\$10/\$20/\$50/\$100/\$250/\$350
				Silver			
S531PSN*6	\$3000	\$40/\$60	80%	\$8550	\$1000	\$60	\$10/\$20/\$50/\$100/\$250/\$350
S530PSN*7	\$7000	\$55/\$75	70%	\$7900	\$700	\$75	\$0/\$10/\$50/\$100/\$150/\$250

All health plans are embedded with pediatric eye exams (and select pediatric hardware) and vision discounts.

\*1 - ER copays are per-occurrence deductibles, member is responsible for the listed copay amount and the rest of the billable charge is subject to deductible and coinsurance.

\*2 - \$250 copay and no deductible/coinsurance on Imaging (CT/PET Scans, MRIs). \$45 copay and no deductible/coinsurance on capitated services: Rehabilitative Speech Occupational/Physical Therapy, Laboratory services, X-rays and Diagnostic Imaging, Outpatient Surgery.

\*3 - \$250 copay and no deductible/coinsurance on Imaging (CT/PET Scans, MRIs). \$60 copay and no deductible/coinsurance on capitated services: Rehabilitative Speech Occupational/Physical Therapy, Laboratory services, X-rays and Diagnostic Imaging, Outpatient Surgery.

\*4 - No deductible/coinsurance on capitated services: Imaging, Rehabilitative Speech/Occupational/Physical Therapy, Laboratory services, X-rays and Diagnostic Imaging, Outpatient Surgery.

\*5 - \$400 copay and no deductible/coinsurance on Imaging (CT/PET Scans, MRIs). \$100 copay and no deductible/coinsurance on capitated services: Rehabilitative Speech Occupational/Physical Therapy, Laboratory services, X-rays and Diagnostic Imaging, Outpatient Surgery.

\*6 - \$750 copay on Imaging (CT/PET/MRI) \$250 copay on other capitated services: Rehabilitative Speech/Occupational/Physical Therapy, Laboratory services, X-rays and Diagnostic Imaging, Outpatient surgery.

\*7 - \$400 copay on Imaging (CT/PET Scans, MRIs), deductible and coinsurance do not apply. \$70 copay and no deductible/coinsurance on capitated services:

Rehabilitative Speech/Occupational/Physical Therapy, Laboratory services, X-rays and Diagnostic Imaging, Outpatient Surgery

	Deductible	PCP Copay	SPC	Coins	OPX					
2022 Plan ID	(BCO/	(BCO/	Copay	(BCO	(BCO/	ER	Urgent Ca	re Non	-Preferred Pharmacy**	
20221101110	PPO/	PPO)	(BCO/	/PPO/	PPO/	Copay*1	Copay		- referred r harmacy	
	OON	110)	PPO)	OON)	OON)					
					Gold					
_	\$750/			80%/	\$6250/					
G506OPT	\$1750/	\$40/\$60	\$60/\$100	70%/	\$8000/	\$600	\$75	\$20/\$	30/\$70/\$120/\$250/\$350	
	\$3500			50%	Unlimited					
_	\$1500/			90%/	\$5250/					
G508OPT	\$3250/	\$30/\$55	\$45/\$95	70%/	\$7250/	\$600	\$75	\$75 \$20/\$30/\$70/\$120/\$250/\$350		
	\$6500			50%	Unlimited					
_	\$2000/			90%/	\$3750/					
G507OPT	\$3500/	\$35/\$60	\$50/\$100	70%	\$6750/	\$400	\$75	75 \$20/\$30/\$	30/\$70/\$120/\$250/\$350	
	\$7000			50%	Unlimited					
					Silver		1			
_	\$4850/			80%/	\$7350/					
\$506OPT	\$5850/	\$40/60	\$60/\$100	60%/	\$8700/	\$600	\$75	\$20/	\$30/\$70/\$120/\$250/350	
	\$11700			50%	Unlimited					
lue Options HS	A Plans	1					1			
		Deductible	PCP Copay	SPC	Coins	OPX				
022 Plan ID	HSA	(BCO/	(BCO/	Copay	(BCO	(BCO/	ER	Urgent Care	Non-Preferred Pharmacy	
	Cont.	PPO/	PPO)	(BCO/	/PPO/	PPO/	Copay	Copay		
		OON		PPO	OON)	OON)				
	1				Gold					
		\$2900/			100%/	\$2900/				
G5K1OPT	\$50-\$325	\$4600/	100%/80%	100%/80%	80%/	\$6550/	NA	NA	100%	
		\$9200			60%	Unlimited				
					Silver					
		\$4000/			100%/	\$4000/				
35070PT	\$0	\$4750/	100%/80%	100%/80%	80%/	\$4000/ \$6900/	NA	NA	100%	
_ 000/01 1	Ψ	\$9500		.0070,0070	50%	Unlimited			10070	

All health plans are embedded with pediatric eye exams (and select pediatric hardware) and vision discounts.

Virtual Visits are available from a participating provider for certain non-emergency services.

\*\*The prescription benefits outlined above are the non-preferred copays. If a member goes to a preferred pharmacy, then a lower copay may apply

\*1 ER copays are per-occurrence deductibles, member is responsible for the listed copay amount and the rest of the billable charge is subject to deductible and coinsurance.

Life and Disability insurance is underwritten by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life Insurance Company is 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.

2022 Plan ID	Deductib (In/Out)	-	Office Speci			ins Out)		OPX (In/Out)		ER pay <sup>*1</sup>		t Care pay		Non-Preferred Pharmacy**
							Pla	atinum						
P503PPO	\$250/\$50	00	\$30/	\$60	80%	/50%	\$125	50/Unlimited	\$	400	\$6	50		\$10/\$20/\$55/\$95/\$150/\$250
D5E1PPO	\$500/\$10	00	\$20/	\$40	90%	/60%	\$150	0/Unlimited	\$	400	\$	75		\$10/\$20/\$70/\$120/\$150/\$250
							(	Gold						
G534PPO	\$1000/\$20	000	\$50/\$	\$70	80%	/50%	\$675	0/Unlimited	\$	500	\$	75		\$10/\$20/\$70/\$120/\$150/\$250
G532PPO	\$1500/\$30	000	\$40/\$	\$60	80%	/50%	\$550	0/Unlimited	\$	400	\$7	75		\$15/\$25/\$70/\$120/\$250/\$350
G536PPO	\$2000/\$40	000	\$45/	\$65	90%	/60%	\$500	0/Unlimited	\$	500	\$7	75	:	\$15/\$25/\$70/\$120/\$250/\$350
G531PPO	\$2500/\$50	000	\$20/	\$60	80%	/50%	\$500	0/Unlimited	\$	400	\$	75		\$10/\$20/\$55/\$95/\$150/\$250
G537PPO	\$2600/\$52	200	100%/	100%	100%	/100%	\$26	600/\$5200	I	٨٨	N	A		100%
G530PPO	\$3750/\$75	600	\$35/	\$55	100%	/100%	\$37	750/\$7500	\$	400	\$7	75		\$10/\$20/\$55/\$95/\$150/\$250
							S	Silver						
S532PPO <sup>*2</sup>	\$3250/\$65	500	\$50/	\$70	60%	/50%	\$855	50/Unlimited	\$	500	\$7	\$75		\$10/\$20/\$70/\$120/\$150/\$250
S531PPO	\$4700/\$94	00	\$45/	\$65	80%	/50%	\$855	0/Unlimited	\$	500	\$	75	:	\$10/\$20/\$70/\$120/\$150/\$250
S535PPO	\$7550/\$15	100	\$30/	\$50	100%	/100%	\$75	50/\$15100	\$	500	\$7	75		\$10/\$20/\$70/\$120/\$150/\$250
PPO HSA Plans							-							
2022 Plan ID	HSA Contr.		ctible Out)		e Visit/ cialist	Coiı (In/O		OPX (In/Out)	)	EF Copa		Urgent C Copa		Non-Preferred Pharmacy**
								Gold						
G533PPO <sup>*3</sup>	\$50-\$350		900/ 800	90%	/90%	90% 60%		\$3600/Unlin	nited	DC/9	0%	DC/90	%	80%/80%/70%/60%/60%/50%
G535PPO	\$350-\$700	\$29	900/ 800	80%	/80%	80% 50%		\$5250/Unlin	nited	DC/8	0%	DC/80	%	80%/80%/70%/60%/60%/50%
							S	Sliver						
S534PPO	\$0-\$115		300/ 600	100%	/100%	1009 1009		\$4800/\$96	600	NA	λ	NA		100%
S5J1PPO	\$150-\$400	\$60	2000/	100%	/100%	1009	%/	\$6000/\$12	000	NA	λ	NA		100%
		Ť					В	ronze						
B536PPO	\$0		650/ 8300	80%	/80%	80% 50%		\$6900/Unlin	nited	\$25	0	DC/80	%	80%/80%/70%/60%/60%/50%
B535PPO	\$0	\$69	900/ 8800	100%	/100%	1009	%/	\$6900/\$13	800	\$25	0	NA		100%

Virtual Visits are available from a participating provider for certain non-emergency services.

\*\*The prescription benefits outlined above are the non-preferred copays. If a member goes to a preferred pharmacy, then a lower copay may apply

\*1 ER copays are per-occurrence deductibles, member is responsible for the listed copay amount and the rest of the billable charge is subject to deductible and coinsurance.

\*2 \$500 copay on Imaging (CT/PET Scans, MRIs), deductible and coinsurance do not apply.

\*3 Select HDHP-HSA preventive prescription drugs will be covered with no member cost share

### Section 4 – Consumer Directed Health Accounts

HSA Vendor: * If HSA is selected, you have the option of selecting an HSA vendor with integration. (If no selection is made, HSA Vendor will default to Other / None.)	FSA Vendor: * Optional FSA vendor integration is available. (If no selection is made, FSA Vendor will default to Other / None.)
BenefitWallet <sup>®</sup>	BenefitWallet®
Account Maintenance Fee: 📋 Employer Paid 🗋 Employee Paid	
Flex <sup>®</sup>	□Flex®
Account Maintenance Fee: 🗌 Employer Paid 🗌 Employee Paid	
Further <sup>®</sup>	□Further <sup>®</sup>
Account Maintenance Fee: 🗌 Employer Paid 🗌 Employee Paid	
□ HealthEquity <sup>®</sup>	□ HealthEquity <sup>®</sup>
Account Maintenance Fee: 🛛 Employer Paid 🗌 Employee Paid	
□HSA Bank <sup>®</sup>	🗆 HSA Bank ®
Account Maintenance Fee: 🛛 Employer Paid 🗌 Employee Paid	
🗌 Other HSA Vendor / None	🗌 Other FSA Vendor / None
(Select this option if using an HSA vendor other than above or are not offering an employer sponsored HSA vendor.)	(Select this option if using an FSA vendor other than above or are not offering an employer sponsored FSA.)

Life and Disability insurance is underwritten by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life Insurance Company is 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.

### **Section 5- Ancillary Product**

## A. Dental Products

Blue Care Denta											
	Pla	n Pairings (Gr	oups 10+ enrolled)			Participation Requirements					
Contr Any one contribu- paired with any or option. Exceptio DILHM57 can be DILHM42 can be contributory plan	one contribut ns: paired with paired with	tion can be tory low DILHR33.	Voluntary Any one voluntary high optic with any voluntary low optic plans and contributory plans offered together. DILHM59 can be paired with DILHM46 can be paired with voluntary plan.	on can be pair on. Voluntary may not be DILHR43.	ed >70% Participatio		Volun >25% Participat Employers are r contribute to Vo plans	ion not required to			
IL Plan ID	Plan Type	Deductible (In/Out) (3x Family Limit)	Annual Benefit Max	Out-of- Network Reimb.	Coins In-Network (Class I/ II/ III/ IV)	urance Out-of-Network (Class I/ II/ III/ IV)	Ortho Life Maximum	Allocation			
Contributory G	sroup <sup>*2</sup>										
DILHR31	Passive	\$25/\$25	\$3000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$2000	High			
DILHR32	Passive	\$50/\$50	\$2000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$2000	High			
DILHR33	Passive	\$50/\$50	\$1500	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1500	High			
DILHR34	Active	\$50/\$75	\$1500/\$1000	90th R&C	100%/80%/50%/50%	80%/60%/50%/50%	\$1000	High			
DILLR36	Passive	\$50/\$50	\$1000	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	NA	Low			
DILLR37	Passive	\$75/\$75	\$1000	90th R&C	90%/70%/50%/NA	90%/70%/50%/NA	NA	Low			
DILHM38	Passive	\$50/\$50	\$1000	MAC	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	High			
DILHM40	Active	\$50/\$50	\$1500/\$1000	MAC	100%/80%/50%/NA	80%/60%/40%/NA	NA	High			
DILLM41	Active	\$75/\$75	\$1000	MAC	90%/70%/50%/NA	70%/50%/30%/NA	NA	Low			
DILHM42	Passive	\$25/\$75	\$750	MAC	100%/80% <sup>*3</sup> /NA/NA	100%/80% <sup>*3</sup> /NA/NA	NA	High			
DILHR50	Passive	\$50/\$50	\$1500	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	NA	High			
DILLM51	Passive	\$50/\$50	\$1000	MAC	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	Low			
DILHM57	Passive	\$50/\$50	\$1500	MAC	100%/100%/60%/50%	100%/100%/60%/50%	\$1500	High			
DILLR58 *4	Passive	\$50/\$50	\$1000	90 <sup>th</sup> R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	Low			
Voluntary <sup>*2</sup>		•	•			•		•			
DILHR43 *1	Passive	\$50/\$50	\$1500	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1500	High			
DILHM44 *1	Active	\$50/\$50	\$1500/\$1000	MAC	100%/80%/50%/NA	80%/60%/40%/NA	NA	High			
DILHM46	Passive	\$25/\$75	\$750	MAC	100%/80% <sup>*3</sup> /NA/NA	100%/80% <sup>*3</sup> /NA/NA	NA	High			
DILHR52 *1	Passive	\$50/\$50	\$1000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	High			
DILHR53 *1	Passive	\$50/\$50	\$1500	90th R&C	100%/80%/50%/NA	100%/80%/50%/NA	NA	High			
DILLR54 *1	Passive	\$50/\$50	\$1000	90 <sup>th</sup> R&C	100%/80%/50%/NA	100%/80%/50%/NA	NA	Low			
DILLM55 <sup>*1</sup>	Passive	\$50/\$50	\$1000	MAC	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	Low			
DILLM56 *1	Active	\$50/\$100	\$750	MAC	100%/80%/50%/NA	100%/50%/50%/NA	NA	Low			
DILHM59 *1	Passive	\$50/\$50	\$1500	MAC	100%/100%/60%/50%	100%/100%/60%/50%	\$1500	High			
DILLR60*1*4	Passive	\$50/\$50	\$1000	90th R&C	100%/80%/50%/50%	100%/80%/50%/50%	\$1000	Low			
	I: Exame/Close	nings /V Pays (hoth	High & Low Coverage)	1	1	1	1	1			

Coinsurance Type - I: Exams/Cleanings/X-Rays (both High & Low Coverage).

Coinsurance Type - II: Fillings/Non-Surgical Perio/Non-Surgical Extractions (both High & Low), Endo/Perio/Oral Surgery (High).

Coinsurance Type - III: Inlays/Onlays/Crowns/Dentures (both High & Low), Endo/Perio/Oral Surgery (Low).

Coinsurance Type - IV: Ortho (both High & Low Coverage).

R&C: Reasonable & Customary - Out-of-pocket cost may be greater because Non-Contracting Dentists have not entered into a contract with BCBSIL to accept any Allowable Amount determination as payment in full for Eligible Dental Expenses

MAC: Out-of-pocket cost may be greater because Non-Contracting Dentists have not entered into a contract with BCBSIL to accept he maximum Allowable amount paid to Contracting Dentist as payment in full for Eligible Dental Expenses.

Passive: Plans have the same benefits In and Out of Network

Active: Plans have a richer In Network Benefit

\*1 Waiting Period 12 month applicable for Surgical Perio/Major Restorative/Prosthodontics/Misc Rest & Prosth Services.

\*2 Waived Deductible applies to all Class I services and plans include 3x Family Deductible Limit.

\*3 Only Basic Restorative Services are covered.

\*4 Preventive/Diagnostic services do not count toward annual max.

Life and Disability insurance is underwritten by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life Insurance Company is 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.

# **B. Life Products**

If Life is a desired benefit, the Group Term Life product must be selected to also select Dependent Life and Short-Term Disability.							
1. Group Term Life / Accidental D	eath & Dismemb	perment (AD&D)					
Yes No	Com	plete Item 4 below if Te	rm Life benefits vary by clas	SS			
Choos	e a Benefit:		( <b>2</b> )	Choose a Reduction M			
□ Flat Benefit of \$ per Emp	olovee		(Only available to groups with 10 or more enrolled lives)				
+	,		$\Box$ 35% of the original amount at age 65 / 50% of the original amount at age 70				
□times Basic Annual Sala			$\Box$ 50% of the original a	mount at age 70			
of \$1,000, if not already a multiple),	up to a Maximum	benefit of \$					
per Employee			(Only applicable to group	os with 2 - 9 enrolled live	26)		
					f the original amount at age 70,		
			C C	0	<b>o</b>		
			75% of the original amou	unt at age 75, 85% of the	e original amount at age 80.		
Excess Amounts of Life Insuranc							
Evidence of Insurability will be requi the date Evidence of Insurability is a							
is earlier. Being Actively at Work is	a requirement for	coverage. If an employe	ee is not Actively at Work o	n the day coverage woul	d otherwise be effective, the		
effective date of coverage will be the	e date of return to	Active Work. If an emp	loyee does not return to Ac	tive Work, he/she will no	ot be covered		
2. Dependent Life							
🗌 Yes 🗌 No		Spouse	Children – age birth to 14 days	Children – age 14 days to 6 months	Children – age 6 months to 26 years / students 26		
	Option1	\$10,000	\$100	\$100	\$5,000		
Choose a Plan:	Option 2	\$5,000	\$100	\$100	\$5,000		
	Option 3	\$5,000	\$100	\$100	\$2,000		
3. Short Term Disability (STD)							
Yes No			erm Disability benefits vary f Basic Weekly Salary and i				
		Choo	se a Benefit:				
Flat \$ weekly (not to exce	ed \$250)						
Salary Based (select one) -	509	% 🗌 60% 🗌	66 2/3% of Basic Weekly	Salary up to a maximum	of <b>\$</b>		
			cident/Sickness/Duration		· · · ·		
□ 1 / 8 / 13 weeks □ 8 / 8	3 / 13 weeks	15 / 15 / 13 weeks	* 31/31/13 weeks	*Only available to group	s with 10 or more lives enrolled		
		15 / 15 / 26 weeks	*  31 / 31 / 26 weeks	,			
4. Classes							
Please complete this chart if Term L	ife or Short Term	Disability benefits varv	by class				
Class Descriptio			m Life / AD&D	Sho	ort Term Disability		

Life and Disability insurance is underwritten by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life Insurance Company is 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.

### **Section 6 - Additional Provisions:**

Use this section to indicate any other instruction or important information.

# Section 7 - Signature

Signatures	
Employer / Authorized Purchaser: Title:	Date
Underwriter: Title:	Date

Life and Disability insurance is underwritten by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Dearborn Life Insurance Company is 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.