



# Choosing Employee Benefits Just Got Easier

## Life & Disability Set Plans

For groups with 10–50 eligible employees

When selecting employee benefits, employers can be overloaded and overwhelmed with complicated options—many of which they don't want or need.

To make the selection process easier, Blue Cross and Blue Shield of Illinois (BCBSIL) offers set plans for life, accidental death & dismemberment (AD&D), and disability insurance to meet the specific needs of employer groups with 10–50 eligible employees.

We took our most popular plans in this market segment and streamlined them for better decision-making, faster implementation and greater peace of mind for employers and their employees.

### Life and AD&D Set Plans

Basic Life and AD&D	
Employee Benefit Amount Options	<ul style="list-style-type: none"><li>• Flat amounts \$25,000, \$50,000 or \$100,000</li><li>• 1 x salary maximum of \$150,000</li><li>• 2 x salary maximum of \$200,000</li></ul>
Employee Guarantee Issue Limit	\$200,000
Employee AD&D Benefit	Equal to Employee Basic Life Amount
Dependent Benefit Amount	Dependent Life: \$10,000 spouse / \$5,000 children

Voluntary and Supplemental Life and AD&D	
Employee Benefit Amount	Increments of \$10,000 to a maximum of \$500,000
Employee Guarantee Issue Limit	<ul style="list-style-type: none"><li>• 10-25 employees: \$50,000</li><li>• 26-50 employees: \$100,000</li></ul>
Employee AD&D Benefit	Equal to Employee Basic Life Amount
Spouse Benefit Amount	Increments of \$5,000 to a maximum of \$150,000 (not to exceed 50% of employee benefit)
Spouse Guarantee Issue Limit	\$25,000
Child Benefit Amount	\$10,000
Participation Requirement	Greater of 20% or 2 employees

All Life and AD&D coverages include:	
<ul style="list-style-type: none"><li>• Waiver of premium to age 65, disabled prior to age 60</li><li>• Accelerated death benefit 75% / \$250,000 maximum</li></ul>	

## Short-Term Disability (STD) Set Plans

Employer-Paid STD	
Benefit Amount Options	<ul style="list-style-type: none"> <li>• 60% of weekly earnings to a maximum of \$1,000</li> <li>• 60% of weekly earnings to a maximum of \$1,500</li> </ul>
Pre-existing Conditions Exclusions	None
Voluntary STD	
Benefit Amount Options	<ul style="list-style-type: none"> <li>• 60% of weekly earnings to a maximum of \$1,000</li> <li>• 60% of weekly earnings to a maximum of \$1,500</li> </ul>
Pre-existing Conditions Exclusions	12/12
Participation Requirement	Greater of 20% or 5 employees
All STD coverages include:	
Elimination Period Options	0/7, 7/7 or 14/14
Benefit Duration Options	13 or 26 weeks
Additional Benefits	<ul style="list-style-type: none"> <li>• Work incentive benefit</li> <li>• Worksite modification benefit (\$1,500)</li> <li>• Survivor benefit (3 weeks)</li> <li>• FMLA coverage extension</li> <li>• Continuity of coverage</li> </ul>

## Long-Term Disability (LTD) Set Plans

Employer-Paid LTD	
Benefit Amount Options	60% of monthly earnings to a maximum of \$6,000
Pre-existing Conditions Exclusions	3/12
Voluntary LTD	
Benefit Amount Options	60% of monthly earnings to a maximum of \$6,000
Pre-existing Conditions Exclusions	12/24
Participation Requirement	Greater of 20% or 5 employees
All LTD coverages include:	
Elimination Period Options	90 or 180 days
Benefit Duration Options	SSNRA or 5 years
Own Occupation Period	24 months (80/60 partial earnings test)
Additional Benefits	<ul style="list-style-type: none"> <li>• Work incentive benefit (12 months)</li> <li>• Rehabilitation incentive income (12 months)</li> <li>• Worksite modification benefit (\$1,500)</li> <li>• Daycare benefit (\$350)</li> <li>• Survivor benefit (3 weeks)</li> <li>• FMLA coverage extension</li> <li>• Continuity of coverage</li> <li>• Disability Resource Services™*</li> </ul>

Note: 10-50 life groups may have up to 2 classes.

**Contact your BCBSIL ancillary sales representative to learn more.**

\*Disability Resource Services is administered by ComPsych® Corporation. ComPsych® Corporation is an independent organization that does not provide Blue Cross and Blue Shield of Illinois or Dearborn Life Insurance Company products or services. ComPsych® Corporation is solely responsible for the products and services described in this flier.

Standard and state provisions apply. Set plan designs cannot be customized or changed. BCBSIL will not match existing plans. For illustrative purposes only. May not be available in all jurisdictions. Coverage may be subject to limitations, exclusions and other coverage conditions contained in the issued policy. Please consult the policy for the actual terms of coverage.

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