Supplemental Life and AD&D
PREMIUM RATE GRID

BlueCross BlueShield of Illinois

Novomatic Americas Sales LLC

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 and AD&D

Employee Benefit: **$10,000 to $500,000 in $10,000 increments.**

Spouse Benefit: **$5,000 to $100,000 in $5,000 increments.**
(not to exceed 100% of the employee benefit)

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

The spouse benefit may not exceed the employee benefit amount.

Guarantee Issue*

Employee	**$100,000**
Spouse	**$25,000**

*NEW HIRES ONLY

Child Coverage

Birth to 14 days:	**$5,000**
15 days to 6 months:	**$5,000**
6 months to age 26:	**$5,000 to $10,000 in increments of $5,000**

Benefits reduce by 35% of the original amount at age 65; and further reduce by: 50% of the original amount at age 70; 35% of the original amount at age 75; 20% of the original amount at age 80; 10% of the original amount at age 85; and 5% of the original amount at age 90.

Employee Supplemental Life

Monthly rates per $1,000

Age	Rates
Under 20	$0.052
20-24	$0.052
25-29	$0.052
30-34	$0.086
35-39	$0.104
40-44	$0.121
45-49	$0.173
50-54	$0.293
55-59	$0.483
60-64	$0.828
65-69	$1.588
70-74	$3.003
75+	*

*Please contact your HR Department

Supplemental AD&D

Monthly rates per $1,000

Employee $ 0.037

Dependent Life (Children)

Monthly Premium per Family

	Life	AD&D
$5,000	$2.00	$0.19
$10,000	$3.99	$0.37

Supplemental Life and AD&D

Premium Cost (Based on 26 payroll deductions per year)

		ATTAINED AGE											
Benefit Amount	EE AD&D	<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	$0.17	$0.24	$0.24	$0.24	$0.40	$0.48	$0.56	$0.80	$1.35	$2.23	$3.82	$7.33	$13.86
$20,000	$0.34	$0.48	$0.48	$0.48	$0.79	$0.96	$1.12	$1.60	$2.70	$4.46	$7.64	$14.66	$27.72
$30,000	$0.51	$0.72	$0.72	$0.72	$1.19	$1.44	$1.68	$2.40	$4.06	$6.69	$11.46	$21.99	$41.58
$40,000	$0.68	$0.96	$0.96	$0.96	$1.59	$1.92	$2.23	$3.19	$5.41	$8.92	$15.29	$29.32	$55.44
$50,000	$0.85	$1.20	$1.20	$1.20	$1.98	$2.40	$2.79	$3.99	$6.76	$11.15	$19.11	$36.65	$69.30
$60,000	$1.02	$1.44	$1.44	$1.44	$2.38	$2.88	$3.35	$4.79	$8.11	$13.38	$22.93	$43.98	$83.16
$70,000	$1.20	$1.68	$1.68	$1.68	$2.78	$3.36	$3.91	$5.59	$9.47	$15.60	$26.75	$51.30	$97.02
$80,000	$1.37	$1.92	$1.92	$1.92	$3.18	$3.84	$4.47	$6.39	$10.82	$17.83	$30.57	$58.63	$110.88
$90,000	$1.54	$2.16	$2.16	$2.16	$3.57	$4.32	$5.03	$7.19	$12.17	$20.06	$34.39	$65.96	$124.74
$100,000	$1.71	$2.40	$2.40	$2.40	$3.97	$4.80	$5.58	$7.98	$13.52	$22.29	$38.22	$73.29	$138.60
$150,000	$2.56	$3.60	$3.60	$3.60	$5.95	$7.20	$8.38	$11.98	$20.28	$33.44	$57.32	$109.94	$207.90
$200,000	$3.42	$4.80	$4.80	$4.80	$7.94	$9.60	$11.17	$15.97	$27.05	$44.58	$76.43	$146.58	$277.20
$250,000	$4.27	$6.00	$6.00	$6.00	$9.92	$12.00	$13.96	$19.96	$33.81	$55.73	$95.54	$183.23	$346.50
$300,000	$5.12	$7.20	$7.20	$7.20	$11.91	$14.40	$16.75	$23.95	$40.57	$66.88	$114.65	$219.88	$415.80
$350,000	$5.98	$8.40	$8.40	$8.40	$13.89	$16.80	$19.55	$27.95	$47.33	$78.02	$133.75	$256.52	$485.10
$400,000	$6.83	$9.60	$9.60	$9.60	$15.88	$19.20	$22.34	$31.94	$54.09	$89.17	$152.86	$293.17	$554.40
$450,000	$7.68	$10.80	$10.80	$10.80	$17.86	$21.60	$25.13	$35.93	$60.85	$100.32	$171.97	$329.82	$623.70
$500,000	$8.54	$12.00	$12.00	$12.00	$19.85	$24.00	$27.92	$39.92	$67.62	$111.46	$191.08	$366.46	$693.00

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Illinois is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. 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. Policy Provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations.

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Benefits reduce by 35% of the original amount at age 65; and further reduce by: 50% of the original amount at age 70; 35% of the original amount at age 75; 20% of the original amount at age 80; 10% of the original amount at age 85; and 5% of the original amount at age 90.

Spouse
Supplemental Life
Monthly rates per $1,000

Age	Rates
Under 20	$0.052
20-24	$0.052
25-29	$0.052
30-34	$0.086
35-39	$0.104
40-44	$0.121
45-49	$0.173
50-54	$0.293
55-59	$0.483
60-64	$0.828
65-69	$1.588
70-74	$3.003
75+	*

*Please contact your HR Department

Supplemental AD&D
Monthly rates per $1,000

Spouse	$ 0.037

Dependent Life (Children)
Monthly Premium per Family

	Life	AD&D
$5,000	$2.00	$0.19
$10,000	$3.99	$0.37

Supplemental Life and AD&D

Premium Cost (Based on 26 payroll deductions per year)

		ATTAINED AGE											
Benefit Amount	Spouse AD&D	<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	$0.09	$0.12	$0.12	$0.12	$0.20	$0.24	$0.28	$0.40	$0.68	$1.11	$1.91	$3.66	$6.93
$10,000	$0.17	$0.24	$0.24	$0.24	$0.40	$0.48	$0.56	$0.80	$1.35	$2.23	$3.82	$7.33	$13.86
$15,000	$0.26	$0.36	$0.36	$0.36	$0.60	$0.72	$0.84	$1.20	$2.03	$3.34	$5.73	$10.99	$20.79
$20,000	$0.34	$0.48	$0.48	$0.48	$0.79	$0.96	$1.12	$1.60	$2.70	$4.46	$7.64	$14.66	$27.72
$25,000	$0.43	$0.60	$0.60	$0.60	$0.99	$1.20	$1.40	$2.00	$3.38	$5.57	$9.55	$18.32	$34.65
$30,000	$0.51	$0.72	$0.72	$0.72	$1.19	$1.44	$1.68	$2.40	$4.06	$6.69	$11.46	$21.99	$41.58
$35,000	$0.60	$0.84	$0.84	$0.84	$1.39	$1.68	$1.95	$2.79	$4.73	$7.80	$13.38	$25.65	$48.51
$40,000	$0.68	$0.96	$0.96	$0.96	$1.59	$1.92	$2.23	$3.19	$5.41	$8.92	$15.29	$29.32	$55.44
$45,000	$0.77	$1.08	$1.08	$1.08	$1.79	$2.16	$2.51	$3.59	$6.09	$10.03	$17.20	$32.98	$62.37
$50,000	$0.85	$1.20	$1.20	$1.20	$1.98	$2.40	$2.79	$3.99	$6.76	$11.15	$19.11	$36.65	$69.30
$55,000	$0.94	$1.32	$1.32	$1.32	$2.18	$2.64	$3.07	$4.39	$7.44	$12.26	$21.02	$40.31	$76.23
$60,000	$1.02	$1.44	$1.44	$1.44	$2.38	$2.88	$3.35	$4.79	$8.11	$13.38	$22.93	$43.98	$83.16
$65,000	$1.11	$1.56	$1.56	$1.56	$2.58	$3.12	$3.63	$5.19	$8.79	$14.49	$24.84	$47.64	$90.09
$70,000	$1.20	$1.68	$1.68	$1.68	$2.78	$3.36	$3.91	$5.59	$9.47	$15.60	$26.75	$51.30	$97.02
$75,000	$1.28	$1.80	$1.80	$1.80	$2.98	$3.60	$4.19	$5.99	$10.14	$16.72	$28.66	$54.97	$103.95
$80,000	$1.37	$1.92	$1.92	$1.92	$3.18	$3.84	$4.47	$6.39	$10.82	$17.83	$30.57	$58.63	$110.88
$90,000	$1.54	$2.16	$2.16	$2.16	$3.57	$4.32	$5.03	$7.19	$12.17	$20.06	$34.39	$65.96	$124.74
$100,000	$1.71	$2.40	$2.40	$2.40	$3.97	$4.80	$5.58	$7.98	$13.52	$22.29	$38.22	$73.29	$138.60

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