BlueCross BlueShield of Illinois

Group Benefit Program Summary for

Novomatic Americas Sales LLC

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

Eligibility	All Active Full-Time Employees
Group Term Life Benefit: Employee	$10,000 - $500,000 in increments of $10,000
Guarantee Issue Amount - Employee	$100,000 (New Hires only)
Group Term Life Benefit: Spouse (Includes Domestic Partners)	$5,000 - $100,000 in increments of $5,000, not to exceed 100% of the employee benefit amount
Guarantee Issue Amount - Spouse	$25,000 (Newly Eligible Only)
Group Term Life Benefit: Child(ren)	Birth to 14 days: $5,000 Age 15 days to 6 months: $5,000 Age 6 months to 26 years: $5,000 - $10,000 in increments of $5,000
Group Term Life Age Reduction Schedule	Same as Basic Life
Premium Waiver Type	Same as Basic Life
Accelerated Death Benefit (ADB)	Same as Basic Life
Portability Feature (Life Coverage)	Included (employee & spouse)
Conversion	Included

ANNUAL ENROLLMENT RULES

- EMPLOYEES – who are currently enrolled can increase by one increment ($10,000) without the Evidence of Insurability (EOI) medical questionnaire, if they are below the guarantee issue (GI) of $100,000.
- EOI will be required for:
- Any late entrants, who did not enroll within the initial employment period when hired
- Increases of more than $10,000 if you currently have Supplemental Life coverage
- Any amount over the guarantee issue
- SPOUSES – All late entrants and increases in coverage require EOI for medical review.
- CHILDREN – Are not medically underwritten up to $10,000.

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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Supplemental 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 a 24-hour coverage.

Group AD&D Benefit: Employee	Same as Supplemental Life
Group AD&D Benefit: Spouse (Includes Domestic Partners)	Same as Supplemental Dependent Life
Group AD&D Benefit: Child(ren)	Same as Supplemental Dependent Life
AD&D Age Reduction Schedule	Same as Supplemental Life

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 the same hand	25%
Uniplegia	25%

*Loss must occur within 365 days of accident.

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