

Group Benefit Program Summary for

Wink Loving ISD

Voluntary Group Short-term Disability Insurance (STD)

Today, most Americans would not be able to make payments on their homes or keep their family financially stable without their current salary. STD reduces the burden during these unstable times. It is a convenient, economical way of securing an income while out of work from an unexpected injury or illness. Voluntary Group STD is a guaranteed issue coverage, which requires no health questionnaires to complete.

Eligibility	All Active Full-Time Employees
Group STD Benefit	60% of basic weekly earnings
Weekly Maximum Benefit	\$1,000
Benefits Are Payable On	1st day for Injury 8th day for Sickness
Maximum Benefit Period	13 Weeks or until LTD begins, whichever is earlier
Total Disability	Total Disability means that due to Injury or Sickness the employee is unable to perform all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any, are less than the percentage (20%) of the employee's pre-disability weekly earnings.
Partial Disability	Partial Disability means that during the elimination period the employee is able to perform some, but not all, of the material and substantial duties of the employee's regular occupation. After the elimination period, partial disability means that due to Injury or Sickness the employee is able to perform some but not all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any are at least the minimum percentage (20%), but less than the maximum percentage of the employee's pre-disability weekly earnings (80%).
Pre-Existing Condition Limitation	12/12 - A Pre-Existing Condition is a Sickness or Injury for which you have received treatment within 12 months prior to your effective date. Any disability contributed to or caused by a Pre-Existing Condition within the first 12 months of your effective date will not be covered.
Additional Features	Survivor Benefit, Work Incentive Benefit, Worksite Modification Benefit, FMLA Coverage Extension, Recurrent Disability



**BlueCross BlueShield
of Texas**

Dearborn National

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

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.

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company (Downers Grove, IL) and certain of its affiliates. Dearborn National® Life Insurance Company is a separate company that does not provide Blue Cross and Blue Shield of Texas products or services. Dearborn National® Life Insurance Company is solely responsible for the life and disability products described in this flier.

Voluntary Short-Term Disability Insurance

Wink Loving ISD

Benefit Schedule

Benefit Percentage	60% of Weekly Earnings* to a maximum weekly benefit of \$1,000
Elimination Period - Injury	0 Days
Elimination Period - Sickness	7 Days
Benefits Begin – Injury	1 st Day
Benefits Begin – Sickness	8th Day
Maximum Period Payable	13 weeks or until LTD begins, whichever is earlier
Pre-Existing Conditions Limitation	12/12
Work Incentive Benefit	Included
Worksite Modification Benefit	Included
Continuity of Coverage	Not Included

Monthly Rate per \$10 of Weekly Benefit	
Age	Rate
Under 20	\$0.588
20-24	\$0.590
25-29	\$0.625
30-34	\$0.549
35-39	\$0.495
40-44	\$0.443
45-49	\$0.450
50-54	\$0.531
55-59	\$0.675
60-64	\$0.822
65-69	\$0.840
70+	\$0.950

*Weekly Earnings means your annual, monthly or weekly rate of earnings from your employer in effect immediately prior to the date disability begins. It includes total income before taxes, including deduction made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. It does not include bonuses, overtime pay or any other extra compensation other than commissions. Commissions will be averaged over the 12-month period prior to the date disability begins.

Sample Premium Calculation

(Sample assumes a 30-year-old employee with \$45,000 in annual earnings)

Annual Salary ÷ 52	=	Weekly Earnings	x	STD Benefit %	=	÷ 10 (max. \$100)	x	STD Rate (from above)	=	Monthly Premium
\$45,000 ÷ 52	=	\$865	x	\$0.60	=	\$51.90	x	\$0.549	=	\$28.49

Your Premium Calculation

(Enter your salary and the rate for your current age from the table above)

Annual Salary ÷ 52	=	Weekly Earnings	x	STD Benefit %	=	÷ 10 (max. \$100)	x	STD Rate (from above)	=	Monthly Premium
\$ ÷ 52	=	\$	x	\$0.60	=	\$	x	\$	=	\$

To determine Bi-Weekly Premium, multiply Monthly Premium by 12, and then divide by 26.
 To determine Semi-Monthly Premium, multiply Monthly Premium by 12, and then divide by 24.
 To determine Weekly Premium, multiply Monthly Premium by 12, and then divide by 52.

This information is only a product highlight. This Premium Cost Chart is for illustrative purposes only; your premium cost may be slightly higher or lower due to rounding. NOTE: For purposes of this illustration, we have assumed a 40-hour work week. The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period. Product features and availability vary by state and company, and are solely the responsibility of each affiliate. Refer to your certificate for complete details and limitations of coverage.

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company (Downers Grove, IL) in all states (excluding New York), the District of Columbia, the U.S. Virgin Islands and Puerto Rico. Product features and availability vary by state.

Group Benefit Program Summary for

Wink Loving ISD

Group Voluntary Long-term Disability Insurance (LTD)

Without a steady income, most people would not be able to make payments on their homes or keep their family financially stable. LTD reduces the burden during these unstable times. It is a convenient, economical way of securing an income while out of work from an unexpected injury or illness. Your employer has made LTD coverage available for you to enroll in. Below are some of the major features of this program.

Eligibility	All Active Full-Time Employees
Group LTD Benefit Percentage	60%
Maximum Monthly Benefit	\$4,000
Minimum Monthly Benefit	\$100
Elimination Period	90 days
Maximum Period Payable	Social Security Normal Retirement Age (SSNRA)
Social Security Offset Method	Primary and Family Integration
Mental Disorder Limitation	24 Months
Substance Abuse Limitation	24 Months
Special Conditions Limitation	24 Months
Pre-Existing Condition Limitation	12/24 - A Pre-Existing Condition is a Sickness or Injury for which you have received treatment within 12 months prior to your effective date. Any disability contributed to or caused by a Pre-Existing Condition within the first 24 months of your effective date will not be covered.
Rehabilitation Incentive Income (RII)	Your Plan provides a Partial Disability benefit, that when combined with return to work income, will provide up to 100% of pre-disability income for 12 months and then reduce as stated in your certificate of Insurance. Rehab Incentive Income is offered to employees who agree to take part in a rehabilitation plan, structured to return them to gainful employment in another occupation because they cannot return to their regular occupation. When in a Rehabilitation program, a Partial Disability benefit is paid, that when added to your return to work income, allows you to earn more than your pre-disability income for 12 months and then reduce as stated in your certificate of insurance.
Disability Resource Service	In addition to the resource services available on-line at GuidanceResources.com , Disability Resource Services provides a 24-hour telephonic support for all LTD insureds for behavioral health issues. A staff of master degree clinicians are available to provide each caller with assessment, counseling and referral advice for face-to-face counseling. Face-to-face counseling - Up to three face-to-face counseling sessions per year to address appropriate behavioral health issues.
Additional Features	Work Incentive Benefit, Survivor Benefit



**BlueCross BlueShield
of Texas**

Dearborn National[®]

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association.

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.

Products and services marketed under the Dearborn National[®] brand and the star logo are underwritten and/or provided by Dearborn National[®] Life Insurance Company (Downers Grove, IL) and certain of its affiliates. Dearborn National[®] Life Insurance Company is a separate company that does not provide Blue Cross and Blue Shield of Texas products or services. Dearborn National[®] Life Insurance Company is solely responsible for the life and disability products described in this flier.

VLTD Definition of Disability:

Total Disability	Total Disability means that during the first 24 consecutive months of benefits due to Injury or Sickness the employee is unable to perform all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any, are less than the percentage (20%) of the employee's pre-disability weekly earnings.
Partial Disability	Partial Disability means that during the elimination period the employee is able to perform some, but not all, of the material and substantial duties of the employee's regular occupation. After the elimination period, partial disability means that due to Injury or Sickness the employee is able to perform some but not all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any are at least the minimum percentage (20%), but less than the maximum percentage of the employee's pre-disability weekly earnings (60%).

Voluntary Long-Term Disability Percentage of Salary Program Premium Calculation Wink Loving ISD

Benefit Schedule

Benefit Percentage	60% of Basic Monthly Earnings*
Benefit Maximum	\$4,000
Maximum Monthly covered earnings	\$6,666
Benefit Duration	Social Security Normal Retirement Age (SSNRA)
Elimination Period	90 Days
Pre-Existing Conditions Limitation	12/24

*Basic Monthly Earnings/Insured Salary means the monthly compensation you earn from your normal occupation with your employer. It includes total income before taxes, including deductions made for pre-tax contributions to a qualified deferred compensation plan, Section 125 plan, or flexible spending account. It does not include earnings from bonuses, overtime pay or any other extra compensation other than commissions. Commissions will be averaged over the 12-month period prior to the date death or disability begins.

Monthly Rate per \$100 of Covered Payroll	
Age	Rate
Under 20	\$0.085
20-24	\$0.102
25-29	\$0.173
30-34	\$0.271
35-39	\$0.358
40-44	\$0.524
45-49	\$0.700
50-54	\$0.850
55-59	\$0.928
60-64	\$0.649
65-69	\$0.979
70+	\$0.681

Sample Premium Calculation

(Sample assumes a 30-year-old employee with \$2,500 in monthly earnings)

Monthly Earnings (maximum \$6,666)	x	Rate	=	Amount ÷ 100	=	Monthly Premium
\$2,500	x	\$0.271	=	\$677.50 ÷ 100	=	\$6.78

Your Premium Calculation

(Enter your salary and the rate for your current age from the table above)

Monthly Earnings (maximum \$6,666)	x	Rate	=	Amount ÷ 100	=	Monthly Premium
	x	\$	=	\$	÷ 100	=

To determine Bi-Weekly Premium, multiply Monthly Premium by 12, and then divide by 26.
To determine Semi-Monthly Premium, multiply Monthly Premium by 12, and then divide by 24.
To determine Weekly Premium, multiply Monthly Premium by 12, and then divide by 52.

This information is only a product highlight. This Premium Cost Chart is for illustrative purposes only; your premium cost may be slightly higher or lower due to rounding. NOTE: For purposes of this illustration, we have assumed a 40-hour work week. The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period. Product features and availability vary by state and company, and are solely the responsibility of each affiliate. Refer to your certificate for complete details and limitations of coverage.

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company (Downers Grove, IL) in all states (excluding New York), the District of Columbia, the U.S. Virgin Islands and Puerto Rico. Product features and availability vary by state.



Additional discounts

40% OFF

Complete pair of prescription eyeglasses

20% OFF

Non-prescription sunglasses

20% OFF

Remaining balance beyond plan coverage

These discounts are not insured benefits and are for in-network providers only.

Take a sneak peek before enrolling

- For a complete list of in-network providers near you, visit www.dearbornnational.com/vision or call 1.844.323.8302.
- For LASIK providers, call 1.877.5LASER6.

Dearborn National Vision Care Summary of Benefits

Wink Loving ISD

12/12/12/\$150 P

MS 300 B

Frequency		
Examination	Once every 12 months	
Lenses or Contact Lenses	Once every 12 months	
Frame	Once every 12 months	
Contact Lens Eval/Fitting	N/A	
Vision Care Services	In-Network Member Cost	Out-of-Network Reimbursement*
Exam With Dilation as Necessary	\$10 Copay	Up to \$30
Contact Lens Fit & Follow-Up	Up to \$40 for Standard; 10% off retail price for Premium	N/A
Frames		
Any available frame at provider location	\$0 Copay, \$150 Allowance, 20% off balance over \$150	Up to \$75
Standard Lenses		
Single Vision	\$10 Copay	Up to \$25
Bifocal	\$10 Copay	Up to \$40
Trifocal	\$10 Copay	Up to \$55
Lenticular	\$10 Copay	Up to \$55
Standard Progressive Lens	\$10 Copay	Up to \$55
Premium Progressive Lens	See table on page 2.	Up to \$55
Lens Options		
Tint (solid and gradient)	\$15	N/A
Scratch Resistant Coating	\$0	Up to \$5
Polycarbonate Lenses	\$0 kids; \$40 adults	Up to \$5 kids
Ultraviolet Coating	\$15	N/A
Anti-Reflective Coating	See table on page 2.	N/A
High Index Lenses	20% off retail	N/A
Polarized Lenses	20% off retail	N/A
Photochromic/Transitions Plastic	\$75	N/A
Contact Lenses (in lieu of spectacle lenses)		
Conventional	\$0 Copay, \$150 Allowance, 15% off balance over \$150	Up to \$120
Disposable	\$0 Copay, \$150 Allowance, plus balance over \$150	Up to \$120
Medically Necessary	\$0 Copay, paid-in-full	Up to \$210
Other		
Laser Vision Correction	15% retail price or 5% off promotional price	N/A
Additional Pairs Benefit	40% discount off complete pair eyeglass purchases once the funded benefit has been used	N/A
Amplifon Hearing Discount	40% off hearing exams and low price guarantee on discounted hearing aids	N/A
Additional Discounts	20% off non-covered items with limitations	N/A
Monthly Rates		
Employee	\$8.09	
Employee + Spouse	\$15.36	
Employee + Child(ren)	\$16.17	
Employee + Family	\$23.78	

Eligibility: All active full-time employees as defined by your employer.
Dependent coverage is available to age 26.

*Member Reimbursement Out-of-Network will be the lesser of the listed amount or the member's actual cost from the out-of-network provider. In certain states, members may be required to pay the full retail rate.

Dearborn National Vision Care benefits are underwritten by Dearborn National Life Insurance Company. Benefits are available from the EyeMed Vision Care, LLC provider network and are administered by First American Administrators, Inc., independent companies that offer benefits on behalf of Dearborn National Life Insurance Company.

All plans are based on a 48-month contract term and 48-month rate guarantee. Premium is subject to adjustment even during a rate guarantee period in the event of any of the following events: changes in benefits, employee contributions, the number of eligible employees, or the imposition of any new taxes, fees or assessments by Federal or State regulatory agencies. Benefits may not be combined with any discount, promotional offering or other group benefit plans. Benefit allowance provides no remaining balance for future use with the same benefits year. Fees charged for a non-insured benefit must be paid in full to the Provider. Such fees or materials are not covered. This is a snapshot of your benefits. The Certificate of Insurance is on file with your employer.

SUMMARY OF BENEFITS CONTINUED

Progressive Price List ¹	Member Cost In-Network
Standard Progressive	\$10 Copay
Premium Progressives ² as Follows:	
Tier 1	\$30 Copay
Tier 2	\$40 Copay
Tier 3	\$55 Copay
Tier 4	\$10 Copay, 80% of charge less \$120 Allowance
Anti-Reflective Coating Price List ¹	Member Cost In-Network
Standard Anti-Reflective Coating	\$45
Premium Anti-Reflective ² Coatings as follows:	
Tier 1	\$57
Tier 2	\$68
Tier 3	80% of charge
Other Add-ons Price List	Member Cost In-Network
Premium Anti-Reflective ² Coatings as follows:	
Photochromic	\$75
Polarized	80% of charge

¹Dearborn National Vision Care reserves the right to make changes to the products on each tier and the member out-of-pocket costs. Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels.

²Premium progressives and premium anti-reflective designations are subject to annual review by EyeMed's Medical Director and are subject to change based on market conditions. Fixed pricing is reflective of brands at the listed product level. All providers are not required to carry all brands at all levels. Not available in all states. Some provisions, benefits, exclusions or limitations listed herein may vary.

PLAN EXCLUSIONS

- 1) Orthoptic or vision training, subnormal vision aids and any associated supplemental testing; Aniseikonic lenses
- 2) Medical and/or surgical treatment of the eye, eyes or supporting structures
- 3) Any eye or Vision Examination, or any corrective eyewear required by a Policyholder as a condition of employment; Safety eyewear
- 4) Services provided as a result of any Workers' Compensation law, or similar legislation, or required by any governmental agency or program whether federal, state or subdivisions thereof
- 5) Plano (non-prescription) lenses and/or contact lenses
- 6) Non-prescription sunglasses
- 7) Two pair of glasses in lieu of bifocals
- 8) Services rendered after the date an Insured Person ceases to be covered under the Policy, except when Vision Materials ordered before coverage ended are delivered, and the services rendered to the Insured Person are within 31 days from the date of such order
- 9) Services or materials provided by any other group benefit plan providing vision care
- 10) Lost or broken lenses, frames, glasses or contact lenses will not be replaced except in the next Benefit Frequency when Vision Materials would next become available



For employee use.

This piece is for illustrative purposes only and is not a contract. It is intended to provide only a brief summary of the type of policy and insurance coverage advertised. The policy provides the actual terms of coverage, including any exclusions, conditions and limitations to coverage. Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company (Downers Grove, IL) in all states (excluding New York), the District of Columbia, the U.S. Virgin Islands and Puerto Rico. Product features and availability vary by state.

Group Benefit Program Summary for Wink Loving ISD - G35129

Voluntary Group Critical Illness Insurance

Dearborn National's Group Critical Illness insurance provides you with the extra money you need to help cover the increased expenses, medical or otherwise, you face when you suffer a critical illness. The proceeds from your approved claim may be used however you wish.

Eligibility	All eligible, active full time employees
Benefit Amount: Employee	\$5,000 - \$10,000 in increments of \$5,000
Guarantee Issue Amount	\$10,000 available at annual enrollment
Benefit Amount: Spouse (Includes Domestic Partners)	\$2,500 - \$5,000 in increments of \$2,500, not to exceed 50% of the employee benefit amount.
Guarantee Issue Amount - Spouse	\$5,000 available at annual enrollment
Benefit Amount: Child(ren)	\$2,500, Guarantee Issue \$2,500 available at annual enrollment
Overall Benefit Maximum	Triple Protection: Up to 3 times the selected benefit amount
Wellness Benefit	\$50 dollars per calendar year for Employee and covered Spouse
Pre-Existing Conditions Limitation	A pre-existing condition is an illness or injury for which you have received treatment for, advice was rendered, prescribed or recommended within 12 months prior to your effective date. A pre-existing condition or a condition caused by a pre-existing condition within the first 12 months of your effective date will not be covered. If you increase your coverage amount, a new pre-existing condition period will apply to the increased amount.
Portability	Benefits are portable to age 65. Spouse and dependents may port their coverage only if the employee is also ported. You must be covered under the plan for 12 months and under age 60 to be eligible for Portability.
Age Reduction Schedule	Benefits reduce by 35% of the original amount at age 65 and further reduce by 50% of the original amount at age 70.

Covered Conditions

Invasive Cancer	100%	Carcinoma In Situ	25%
Heart Attack	100%	Heart Surgeries	25%
Stroke	100%	End Stage Renal Failure	100%
Major Organ Transplant	100%	Paralysis	100%
Major Burns	100%	Benign Brain Tumor	100%
Coma	100%	Loss of Sight Speech or Hearing	100%



**BlueCross BlueShield
of Texas**

dearborn  national®

A division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

This piece is for illustrative purposes only. The critical illness 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.

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company (Downers Grove, IL) and certain of its affiliates. Dearborn National® Life Insurance Company is a separate company that does not provide Blue Cross and Blue Shield of Texas products or services. Dearborn National® Life Insurance Company is solely responsible for the critical illness products described in this flier.

Critical Illness Limitations and Exclusions

A pre-existing condition is any Illness or Injury for which You received medical treatment for, advice was rendered, prescribed or recommended within 12 months prior to the effective date of Your coverage. A pre-existing condition is not covered within the first 12 months of coverage.

Critical Illness benefits are not payable for a Covered Condition more than once per lifetime.

The Critical Illness benefit terminates once 300% of the Benefit Amount under the Certificate is paid.

No benefits are payable for a Covered Condition if it results from: (a) the misuse of alcohol or taking of drugs (other than under the direction of a Physician, who is neither You, a member of Your immediate family, or Your business associate); (b) Injury received during active participation in a riot, strike or civil commotion, or any act incidental thereto; or (c) Your or your dependents participation or attempt to participate in any illegal activity.

Benefits are subject to any Reduction of Benefits provision which may be included in the Certificate.

Covered Conditions must be separated by 180 days to be eligible for benefits.

You or your covered dependent must be registered by the United Network of Organ Sharing (UNOS) in order for a Major Organ Transplant, or kidney transplant necessitated by Kidney (Renal) Failure to be a Covered Condition.

If an Injury or Illness causes more than one Covered Condition to occur, Critical Illness benefits are only payable under the greatest benefit level percentage and are payable once, up to 300% of the Benefit Amount under the Certificate.

Policy provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations.

VOLUNTARY CRITICAL ILLNESS INSURANCE
PREMIUM RATE GRID



Wink Loving ISD

Benefit Schedule

Employee: You may choose a monthly benefit amount from \$5,000 to \$10,000 in \$5,000 increments

Spouse: \$2,500 to \$5,000 in increments of \$2,500 not to exceed 50% of the Employee's amount

Child: \$2,500

Guarantee Issue Amount

Employee: \$10,000

Spouse: \$5,000

Child: \$2,500

Employee Monthly Premium Cost											
Based on 12 payroll deductions per year											
ATTAINED AGE											
Elected Benefit Amount	0-20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
\$ 5,000	\$4.01	\$4.01	\$4.01	\$5.88	\$5.88	\$11.67	\$11.67	\$22.47	\$22.47	\$36.36	\$63.46
\$ 10,000	\$8.02	\$8.02	\$8.02	\$11.76	\$11.76	\$23.34	\$23.34	\$44.93	\$44.93	\$72.71	\$126.92

Spouse Monthly Premium Cost											
Based on 12 payroll deductions per year											
ATTAINED AGE											
Elected Benefit Amount	0-20	20-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65+
\$ 2,500	\$3.08	\$3.08	\$3.08	\$4.17	\$4.17	\$7.22	\$7.22	\$12.69	\$12.69	\$19.66	\$34.20
\$ 5,000	\$6.15	\$6.15	\$6.15	\$8.34	\$8.34	\$14.44	\$14.44	\$25.39	\$25.39	\$39.32	\$68.39

Child Monthly Premium Cost		
Based on 12 payroll deductions per year		
Elected Benefit Amount		
\$ 2,500	\$1.44	

This Premium Cost Chart is for illustrative purposes only; your premium cost may be slightly higher or lower due to rounding. This piece is intended to provide only a brief 12-month period. Refer to your certificate for complete details and limitations of coverage. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a including any exclusions, conditions and limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. summary of the type of policy and insurance coverage advertised. The policy provides the actual terms of coverage.

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company, (Downers Grove, IL) (formerly known as Fort Dearborn Life Insurance Company®) in all states (excluding New York), the District of Columbia, the United States Virgin Islands, the British Virgin Islands, Guam and Puerto Rico. Product features and availability vary by state and company, and are solely the responsibility of each affiliate.

Group Benefit Program Summary for Wink Loving ISD - G35129

Voluntary Group Accident Insurance

Dearborn National's Accident insurance provides you with the extra money you need to help cover the increased expenses, medical or otherwise, you face when you suffer an injury due to an accident. The proceeds from your approved claim may be used however you wish.

Eligibility	All eligible, active full time employees
Coverage Type	24 Hour Coverage
Reduction Schedule	Benefits terminate at retirement or age 70, whichever occurs first.

Accident Benefits		SMART Plan 2
Accident Emergency Treatment (one per accident)		
Emergency Room		\$200
Urgent Care Center		\$200
Physician's Office		\$75
X-Ray		\$50
Accident Follow-up Treatment (up to 6 treatments)		\$50
Initial Hospital Admission		\$1,500
Initial ICU Admission		\$2,500
Accident Hospital Confinement (up to 365 days)		\$300
Intensive Care Unit Confinement (up to 15 days)		\$600
Surgical Procedures Benefit		
Arthroscopy		\$500
Open Abdominal		\$1,500
Cranial		\$1,500
Hernia		\$1,500
Thoracic Surgery		\$1,500
Repair of Tendons and/or ligaments		\$1,000
Repair of Torn Rotator Cuffs		\$1,000
Repair of Ruptured Discs		\$1,000
Repair of Torn Knee Cartilages		\$1,000
Miscellaneous Surgical Procedures		
Surgery with General Anesthesia		\$300
Surgery with Conscious Sedation		\$120
Outpatient Ambulatory Surgical Center Benefit		30%
Ambulance		
Ground Ambulance		\$400
Air Ambulance		\$1,500
Major Diagnostic Exams		\$200
Physical Therapy (up to 10 treatments)		\$35
Rehabilitation Unit (up to 30 days)		\$150



**BlueCross BlueShield
of Texas**

dearborn  national®

A Division of Health Care Service Corporation, a Mutual Legal Reserve Company, an Independent Licensee of the Blue Cross and Blue Shield Association

This piece is for illustrative purposes only. The Accident 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.

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company (Downers Grove, IL) and certain of its affiliates. Dearborn National® Life Insurance Company is a separate company that does not provide Blue Cross and Blue Shield of Texas products or services. Dearborn National® Life Insurance Company is solely responsible for the Accident products described in this flier.

Rates (Monthly)

Employee Only:	\$10.52
Employee and Spouse:	\$16.71
Employee and Children:	\$20.60
Family:	\$31.89

Accident Limitations and Exclusions

We will not pay any benefit for an Injury resulting from or caused by:

any disease, illness or infirmity of mind or body, and any medical or surgical treatment thereof; or
any error, mishap or malpractice during a medical, diagnostic or surgical treatment or procedure for any illness; or
cosmetic surgery or other elective procedure that is not medically necessary; or
suicide or attempted suicide, while sane or insane; or
any intentionally self-inflicted Injury; or
war, declared or undeclared, whether or not a member of any armed forces; or
travel or flight in any aircraft while a member of the crew, or while engaged in the operation of the aircraft, or giving or receiving training or instruction in such aircraft; or
commission of, participation in, or an attempt to commit an assault or felony as defined by state or federal law; or
The Covered Person being under the influence of any narcotic, hallucinogen, barbiturate, amphetamine, gas or fumes, poison or any other controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless prescribed by a Physician and used in the manner prescribed. Conviction is not necessary for a determination of being under the influence; or
The Covered Person being intoxicated as defined by the laws of the jurisdiction in which the Accident occurred or .08% blood alcohol content if the jurisdiction in which the Accident occurred does not define intoxication. Conviction is not necessary for a determination of being intoxicated; or
active participation in a Riot. Riot means all forms of public violence, disorder, or disturbance of the public peace, by three or more persons assembled together, whether with or without a common intent and whether or not damage to person or property or unlawful act is the intent or the consequence of such disorder; or
driving or riding in any vehicle used in a race, speed or endurance test or for acrobatic or stunt driving; or
we will not pay any benefits for an Accident that occurred while the Covered Person was operating a motor vehicle and was intoxicated as defined by the laws of the jurisdiction in which the Accident occurred or .08% blood alcohol content if such jurisdiction does not define intoxication. Conviction is not necessary for a determination of being intoxicated; or
we will not pay any benefits for an Accident that occurred while the Covered Person was operating a motor vehicle and was under the influence of any narcotic, hallucinogen, barbiturate, amphetamine, gas or fumes, poison or any other controlled substance as defined in Title II of the Comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless prescribed by a Physician and used in the manner prescribed. Conviction is not necessary for a determination of being under the influence.

Policy provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations.

BENEFIT PROGRAM SUMMARY for WINK-LOVING INDEPENDENT SCHOOL DISTRICT - #G35129

The death of a family provider can mean that a family will not only find itself facing the loss of a loved one, but also the loss of financial security. With our Group Term Life plan, an employee can achieve peace of mind by giving their family the security they can depend on.

GROUP TERM LIFE / AD&D

Eligibility	All Eligible Active Full-Time Employees
Group Term Life/AD&D Benefit: Employee	\$50,000
Guarantee Issue	\$50,000
Group Term Life Benefit: Spouse	\$2,000
Group Term Life Benefit: Child(ren)	Live birth to 15 days: \$500 15 days to 6 months: \$1,000 6 months to age 19 (to 23 if fulltime student); \$1,000
Age Reduction Schedule	None
Waiver of Premium	If an employee is unable to engage in any occupation as a result of injury or sickness for a minimum of 6 months, prior to age 60, premium will be waived for the employee's life insurance benefit, for up to 12 months from the date of disability, and for succeeding period of up to 12 months each, until the employee is no longer disabled or reaches age 70, whichever occurs first.
Definition of Disability	Unable to perform any work or engage in any occupation for compensation or profit.
Accelerated Death Benefit (ADB)	Upon the employee's request, this benefit pays a lump sum up to 50% of the employee's Life insurance, if diagnosed with a terminal illness and has a life expectancy of 6 months or less. Minimum: \$5,000. Maximum: \$100,000. The amount of group term life insurance otherwise payable upon the employee's death will be reduced by the ADB.
Conversion Privilege	Included.

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company (Downers Grove, IL) (formerly known as Fort Dearborn Life Insurance Company) and certain of its affiliates. Dearborn National® Life Insurance Company offers insurance products in all states (excluding New York, where it is not licensed and does not solicit business), the District of Columbia, the United States Virgin Islands and Puerto Rico. Product features and availability vary by state and company, and are solely the responsibility of each affiliate. Refer to your certificate for complete details and limitations of coverage. (For Internal Use Only: FDL Policy number GLP-5-CB(D)-2 – 5703.000)

This information is only a product highlight. Life benefits may be subject to medical underwriting. Coverage for a medically underwritten benefit is not effective until the date the insurer has approved the employee's application. The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period.

GROUP ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) PROGRAM SUMMARY

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 24-hour coverage.

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 Sight of Both Eyes	100%
Loss of One Hand and the Sight of One Eye	100%
Loss of One Foot and the Sight of One Eye	100%
Loss of Sight of One Eye	50%
Loss of One Hand or One Foot	50%

* Loss must occur within 90 days of the accident.

Exclusions - We will not pay any benefit for any loss that, directly or indirectly, results in any way from or is contributed to by:

1. suicide or attempted suicide, or intentionally self-inflicted injury, while sane or insane; or
2. illness, disease, pregnancy, childbirth, miscarriage, or bodily or mental infirmity; or
3. any medical or surgical treatment or diagnosis thereof; or
4. ptomaines, bacterial infection, or any other infection (except pyogenic infection which occurs through or with an external cut or wound sustained through external, violent, and accidental means); or
5. war or insurrection, whether declared or undeclared, or any incident attributable to them, or any act of war, or any hostile action by a foreign power, whether or not you are in any armed forces; or
6. accidental bodily injury occurring while you are serving on active duty in the armed forces of any country or international authority (any premium paid will be returned by FDL pro rata for any such period of active duty); or
7. travel or flight in any vehicle or device for aerial navigation, including boarding or alighting from them:
 - a. while being used for any test or experimental purpose; or
 - b. while traveling or flying in any aircraft as a member of the crew; or
 - c. while engaged in skydiving, crop dusting, banner towing, glider or parasailing or other aerial devices, or experimental test flights; or
 - d. while engaged in learning to fly an aircraft; or
8. accidental bodily injury occurring while the insured employee is attempting or engaging in any felonious activity; or
9. employment (this exclusion does not apply if "occupational" accidental death and dismemberment benefits are specified in the group policy).

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company (Downers Grove, IL) (formerly known as Fort Dearborn Life Insurance Company) and certain of its affiliates. Dearborn National® Life Insurance Company offers insurance products in all states (excluding New York, where it is not licensed and does not solicit business), the District of Columbia, the United States Virgin Islands and Puerto Rico. Product features and availability vary by state and company, and are solely the responsibility of each affiliate. Refer to your certificate for complete details and limitations of coverage. (For Internal Use Only: FDL Policy number GLP-5-CB(D)-2 – 5703.000)

This information is only a product highlight. Life benefits may be subject to medical underwriting. Coverage for a medically underwritten benefit is not effective until the date the insurer has approved the employee's application. The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period.

BENEFIT PROGRAM SUMMARY

WINK-LOVING INDEPENDENT SCHOOL DISTRICT - #G35129

A simple, economical way to plan for your and your family's future. The voluntary coverage is payroll deducted and sponsored by your employer at a conveniently cost effective rate. Most families depend upon each paycheck to pay expenses and plan for the future. In the unexpected event of death, life insurance provides immediate financial assistance for you and your family when it is most needed.

VOLUNTARY GROUP TERM LIFE / AD&D

Eligibility	All Eligible Active Full Time Employees
Voluntary Group Term Life Benefit: Employee	\$10,000 - \$500,000 in \$10,000 increments.
Voluntary Group Term Life Benefit: Spouse	\$10,000 - \$500,000 in \$10,000 increments.
Voluntary Group Term Life Benefit: Child(ren)	\$5,000 or \$10,000 (6 months to age 19, 23 if full time student)
Guarantee Issue for New Employees Only: \$100,000 for employees under age 60; \$20,000 for employees age 60-69. \$ 20,000 for spouses under age 70. Guarantee Issue is only available during a group's initial enrollment and for all new employees who have met the eligibility requirements. Employees must enroll within 31 days of their eligibility date to qualify for the Guarantee Issue. During annual open enrollment, Employees and/or spouses who chose not to sign up at initial enrollment are required to provide evidence of insurability for the full amount requested. Employees and/or spouses who enrolled for voluntary life coverage at initial eligibility, and who apply for additional voluntary life coverage during open enrollment, will be eligible for up to \$10,000 of additional coverage without evidence of insurability up to the guarantee issue level.	
Voluntary AD&D	You have the option of purchasing Voluntary AD&D coverage. However, Voluntary AD&D may not be purchased separately. You must apply for Voluntary Group Life insurance if you wish to select Voluntary AD&D coverage. Satisfactory Evidence of Insurability may be required for Voluntary Group Life insurance. If your application for life insurance is declined, no AD&D coverage will be issued. <u>Individual Plan</u> – allows you to choose a benefit amount up to \$500,000, in increments of \$10,000. <u>Family Plan</u> – allows you to insure your spouse and/or dependent children. The spouse benefit is equal to 50% of your benefit, and each child is covered for 10% of your benefit amount. Note: Voluntary AD&D Benefit amounts for insured persons over the age of 69 will be equal to the following schedule: Age 70-74 (Principal Sum Equal to 65% of the benefit); Age 75-79 (45% of benefit); Age 80-84 (30% of benefit); and 85 and over (15% of benefit).
Waiver of Premium (Employee Only)	If an employee is unable to engage in any occupation as a result of injury or sickness for a minimum of 6 months, prior to age 60, premium will be waived for the employee's life insurance benefit until the employee is no longer disabled or reaches age 65, whichever occurs first.
Definition of Disability	Diagnosed by a doctor to be completely unable, because of sickness or injury to engage in any occupation for wage or profit or any occupation for which they become qualified by education, training or experience.
Accelerated Death Benefit (ADB)	Upon the employee's request, this benefit pays a lump sum up to 50% of the employee's Life insurance, if diagnosed with a terminal illness and has a life expectancy of 12 months or less. Minimum: \$7,500. Maximum: \$150,000. The amount of group term life insurance otherwise payable upon the employee's death will be reduced by the ADB.
Portability Feature; Conversion Privilege	Included.
Exclusions	A one-year suicide exclusion applies to Voluntary Group Term Life.

Refer to your certificate for complete details and limitations of coverage. This information is only a product highlight. Life benefits may be subject to medical underwriting. Coverage for a medically underwritten benefit is not effective until the date the insurer has approved the employee's application. The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period. Refer to your certificate for complete details and limitations of coverage. (For Internal Use Only: FDL Policy number FDL1-2230-999)

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company (Downers Grove, IL) (formerly known as Fort Dearborn Life Insurance Company®) and certain of its affiliates. Dearborn National® Life Insurance Company offers insurance products in all states (excluding New York, where it is not licensed and does not solicit business), the District of Columbia, the United States Virgin Islands, the British Virgin Islands, Guam and Puerto Rico. Product features and availability vary by state and company, and are solely the responsibility of each affiliate.

VOLUNTARY GROUP ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) PROGRAM SUMMARY

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 24-hour coverage.

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 the Sight of One Eye	100%
Loss of One Foot and the Sight of One Eye	100%
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 on Same Hand	25%

* Loss must occur within 365 days of the accident.

AD&D Product Features Included:

- Seatbelt and Airbag Benefits
- Repatriation Benefit
- Education Benefit

Exclusions - We will not pay any benefit for any loss that, directly or indirectly, results in any way from or is contributed to by:

1. any disease or infirmity of mind or body, and any medical or surgical treatment thereof; or
2. any infection, except a pus-forming infection of an accidental cut or wound; or
3. suicide or attempted suicide, while sane or insane; or
4. any intentionally self-inflicted Accident; or
5. war, declared or undeclared, whether or not the Employee is a member of any armed forces; or
6. travel or flight in an aircraft while a member of the crew, or while engaged in the operation of the aircraft, or giving or receiving training or instruction in such aircraft; or
7. commission of, participation in, or an attempt to commit an assault or felony; or
8. being under the influence of any narcotic, hallucinogen, barbiturate, amphetamine, gas or fumes, poison or any other controlled substance as defined in Title II of the comprehensive Drug Abuse Prevention and Control Act of 1970, as now or hereafter amended, unless as prescribed by the Employee's licensed physician and used in the manner prescribed. Conviction is not necessary for a determination of being under the influence; or
9. intoxication as defined by the laws of the jurisdiction in which the accident occurred. Conviction is not necessary for a determination of being intoxicated;
10. active participation in a riot. "Riot" means all forms of public violence, disorder, or disturbance of the public peace, by three or more persons assembled together, whether with or without a common intent and whether or not damage to person or property or unlawful act is the intent or the consequence of such disorder.

This information is only a product highlight. Life benefits may be subject to medical underwriting. Coverage for a medically underwritten benefit is not effective until the date the insurer has approved the employee's application. The policy has exclusions, limitations, and reduction of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period. Refer to your certificate for complete details and limitations of coverage. (For Internal Use Only: FDL Policy number FDL1-2230-999)

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company (Downers Grove, IL) (formerly known as Fort Dearborn Life Insurance Company®) and certain of its affiliates. Dearborn National® Life Insurance Company offers insurance products in all states (excluding New York, where it is not licensed and does not solicit business), the District of Columbia, the United States Virgin Islands, the British Virgin Islands, Guam and Puerto Rico. Product features and availability vary by state and company, and are solely the responsibility of each affiliate.

VOLUNTARY GROUP LIFE AND AD&D
NON TOBACCO USER PREMIUM RATE GRID



WINK-LOVING INDEPENDENT SCHOOL DISTRICT - #G35129

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.

Voluntary Life Insurance

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

Spouse Benefit: **\$10,000 - \$500,000 in \$10,000 increments.**

Guarantee Issue - NEW EMPLOYEES ONLY

	<u>Under age 60</u>	<u>60-69</u>	<u>70+</u>
Employee:	\$100,000	\$20,000	Medically Underwritten
Spouse:	\$20,000	\$20,000	Medically Underwritten

Child Coverage

Ages 15 days to 6 months:	\$100
Ages 6 months to 18 years (23 years if full time student):	\$5,000 or \$10,000

Voluntary AD&D Insurance

Benefits from \$10,000 to \$500,000 in \$10,000 increments.

The Individual Plan covers you in the event of accidental death or dismemberment.

The Family Plan covers you, your spouse and your eligible dependent children.

The spouse benefit is equal to 50% of your benefit and the child benefit is 10% of your benefit.

Voluntary Life Insurance

Non TOBACCO USER Monthly Premium Cost (Based on 12 payroll deductions per year)

***If you have used tobacco products in the last two years the tobacco user rates will apply.**

Benefit Amount	ATTAINED AGE												
	VAD&D IND	VAD&D FAM	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
\$10,000	\$0.50	\$0.80	\$ 0.70	\$ 0.80	\$ 1.10	\$ 1.80	\$ 2.60	\$ 4.30	\$ 7.50	\$ 11.80	\$ 18.60	\$ 29.70	\$ 52.50
\$20,000	\$1.00	\$1.60	\$1.40	\$1.60	\$2.20	\$3.60	\$5.20	\$8.60	\$15.00	\$23.60	\$37.20	\$59.40	\$105.00
\$30,000	\$1.50	\$2.40	\$2.10	\$2.40	\$3.30	\$5.40	\$7.80	\$12.90	\$22.50	\$35.40	\$55.80	\$89.10	\$157.50
\$40,000	\$2.00	\$3.20	\$2.80	\$3.20	\$4.40	\$7.20	\$10.40	\$17.20	\$30.00	\$47.20	\$74.40	\$118.80	\$210.00
\$50,000	\$2.50	\$4.00	\$3.50	\$4.00	\$5.50	\$9.00	\$13.00	\$21.50	\$37.50	\$59.00	\$93.00	\$148.50	\$262.50
\$60,000	\$3.00	\$4.80	\$4.20	\$4.80	\$6.60	\$10.80	\$15.60	\$25.80	\$45.00	\$70.80	\$111.60	\$178.20	\$315.00
\$70,000	\$3.50	\$5.60	\$4.90	\$5.60	\$7.70	\$12.60	\$18.20	\$30.10	\$52.50	\$82.60	\$130.20	\$207.90	\$367.50
\$80,000	\$4.00	\$6.40	\$5.60	\$6.40	\$8.80	\$14.40	\$20.80	\$34.40	\$60.00	\$94.40	\$148.80	\$237.60	\$420.00
\$90,000	\$4.50	\$7.20	\$6.30	\$7.20	\$9.90	\$16.20	\$23.40	\$38.70	\$67.50	\$106.20	\$167.40	\$267.30	\$472.50
\$100,000	\$5.00	\$8.00	\$7.00	\$8.00	\$11.00	\$18.00	\$26.00	\$43.00	\$75.00	\$118.00	\$186.00	\$297.00	\$525.00
\$110,000	\$5.50	\$8.80	\$7.70	\$8.80	\$12.10	\$19.80	\$28.60	\$47.30	\$82.50	\$129.80	\$204.60	\$326.70	\$577.50
\$120,000	\$6.00	\$9.60	\$8.40	\$9.60	\$13.20	\$21.60	\$31.20	\$51.60	\$90.00	\$141.60	\$223.20	\$356.40	\$630.00
\$130,000	\$6.50	\$10.40	\$9.10	\$10.40	\$14.30	\$23.40	\$33.80	\$55.90	\$97.50	\$153.40	\$241.80	\$386.10	\$682.50
\$140,000	\$7.00	\$11.20	\$9.80	\$11.20	\$15.40	\$25.20	\$36.40	\$60.20	\$105.00	\$165.20	\$260.40	\$415.80	\$735.00
\$150,000	\$7.50	\$12.00	\$10.50	\$12.00	\$16.50	\$27.00	\$39.00	\$64.50	\$112.50	\$177.00	\$279.00	\$445.50	\$787.50
\$200,000	\$10.00	\$16.00	\$14.00	\$16.00	\$22.00	\$36.00	\$52.00	\$86.00	\$150.00	\$236.00	\$372.00	\$594.00	\$1,050.00
\$250,000	\$12.50	\$20.00	\$17.50	\$20.00	\$27.50	\$45.00	\$65.00	\$107.50	\$187.50	\$295.00	\$465.00	\$742.50	\$1,312.50
\$300,000	\$15.00	\$24.00	\$21.00	\$24.00	\$33.00	\$54.00	\$78.00	\$129.00	\$225.00	\$354.00	\$558.00	\$891.00	\$1,575.00
\$350,000	\$17.50	\$28.00	\$24.50	\$28.00	\$38.50	\$63.00	\$91.00	\$150.50	\$262.50	\$413.00	\$651.00	\$1,039.50	\$1,837.50
\$400,000	\$20.00	\$32.00	\$28.00	\$32.00	\$44.00	\$72.00	\$104.00	\$172.00	\$300.00	\$472.00	\$744.00	\$1,188.00	\$2,100.00
\$450,000	\$22.50	\$36.00	\$31.50	\$36.00	\$49.50	\$81.00	\$117.00	\$193.50	\$337.50	\$531.00	\$837.00	\$1,336.50	\$2,362.50
\$500,000	\$25.00	\$40.00	\$35.00	\$40.00	\$55.00	\$90.00	\$130.00	\$215.00	\$375.00	\$590.00	\$930.00	\$1,485.00	\$2,625.00

EMPLOYEE & SPOUSE	
Voluntary Life Non Tobacco User*	
Monthly rates per \$1,000	
Age	Rates
Under 30	\$0.070
30-34	\$0.080
35-39	\$0.110
40-44	\$0.180
45-49	\$0.260
50-54	\$0.430
55-59	\$0.750
60-64	\$1.180
65-69	\$1.860
70-74	\$2.970
75 and over	\$5.250
Voluntary AD&D	
Monthly rates per \$1,000	
Individual Plan	\$0.050
Family Plan	\$0.080
Dependent Life (Children)	
Monthly rates per Family	
\$5,000	\$1.00
\$10,000	\$2.00

Policy Provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations. For internal use only: Policy number FDL2230

Vlife/blend-w/add/12

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National* Life Insurance Company (Downers Grove, IL) in all states (excluding New York), the District of Columbia, the United States Virgin Islands and Puerto Rico.

WINK-LOVING INDEPENDENT SCHOOL DISTRICT - #G35129

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.

Voluntary Life Insurance

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

Spouse Benefit: **\$10,000 - \$500,000 in \$10,000 increments.**

Guarantee Issue - NEW EMPLOYEES ONLY

	<u>Under age 60</u>	<u>60-69</u>	<u>70+</u>
Employee:	\$100,000	\$20,000	Medically Underwritten
Spouse:	\$20,000	\$20,000	Medically Underwritten

Child Coverage

Ages 15 days to 6 months:	\$100
Ages 6 months to 18 years (23 years if full time student):	\$5,000 or \$10,000

Voluntary AD&D Insurance

Benefits from \$10,000 to \$500,000 in \$10,000 increments.

The Individual Plan covers you in the event of accidental death or dismemberment.

The Family Plan covers you, your spouse and your eligible dependent children.

The spouse benefit is equal to 50% of your benefit and the child benefit is 10% of your benefit.

Voluntary Life Insurance

TOBACCO USER Monthly Premium Cost (Based on 12 payroll deductions per year)

***If you have used tobacco products in the last two years the tobacco user rates will apply.**

Benefit Amount	ATTAINED AGE													
	VAD&D IND	VAD&D FAM	<30	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+	
\$10,000	\$0.50	\$0.80	\$ 1.30	\$ 1.40	\$ 1.90	\$ 3.10	\$ 5.70	\$ 9.20	\$ 16.70	\$ 20.40	\$ 32.80	\$ 52.00	\$ 87.50	
\$20,000	\$1.00	\$1.60	\$2.60	\$2.80	\$3.80	\$6.20	\$11.40	\$18.40	\$33.40	\$40.80	\$65.60	\$104.00	\$175.00	
\$30,000	\$1.50	\$2.40	\$3.90	\$4.20	\$5.70	\$9.30	\$17.10	\$27.60	\$50.10	\$61.20	\$98.40	\$156.00	\$262.50	
\$40,000	\$2.00	\$3.20	\$5.20	\$5.60	\$7.60	\$12.40	\$22.80	\$36.80	\$66.80	\$81.60	\$131.20	\$208.00	\$350.00	
\$50,000	\$2.50	\$4.00	\$6.50	\$7.00	\$9.50	\$15.50	\$28.50	\$46.00	\$83.50	\$102.00	\$164.00	\$260.00	\$437.50	
\$60,000	\$3.00	\$4.80	\$7.80	\$8.40	\$11.40	\$18.60	\$34.20	\$55.20	\$100.20	\$122.40	\$196.80	\$312.00	\$525.00	
\$70,000	\$3.50	\$5.60	\$9.10	\$9.80	\$13.30	\$21.70	\$39.90	\$64.40	\$116.90	\$142.80	\$229.60	\$364.00	\$612.50	
\$80,000	\$4.00	\$6.40	\$10.40	\$11.20	\$15.20	\$24.80	\$45.60	\$73.60	\$133.60	\$163.20	\$262.40	\$416.00	\$700.00	
\$90,000	\$4.50	\$7.20	\$11.70	\$12.60	\$17.10	\$27.90	\$51.30	\$82.80	\$150.30	\$183.60	\$295.20	\$468.00	\$787.50	
\$100,000	\$5.00	\$8.00	\$13.00	\$14.00	\$19.00	\$31.00	\$57.00	\$92.00	\$167.00	\$204.00	\$328.00	\$520.00	\$875.00	
\$110,000	\$5.50	\$8.80	\$14.30	\$15.40	\$20.90	\$34.10	\$62.70	\$101.20	\$183.70	\$224.40	\$360.80	\$572.00	\$962.50	
\$120,000	\$6.00	\$9.60	\$15.60	\$16.80	\$22.80	\$37.20	\$68.40	\$110.40	\$200.40	\$244.80	\$393.60	\$624.00	\$1,050.00	
\$130,000	\$6.50	\$10.40	\$16.90	\$18.20	\$24.70	\$40.30	\$74.10	\$119.60	\$217.10	\$265.20	\$426.40	\$676.00	\$1,137.50	
\$140,000	\$7.00	\$11.20	\$18.20	\$19.60	\$26.60	\$43.40	\$79.80	\$128.80	\$233.80	\$285.60	\$459.20	\$728.00	\$1,225.00	
\$150,000	\$7.50	\$12.00	\$19.50	\$21.00	\$28.50	\$46.50	\$85.50	\$138.00	\$250.50	\$306.00	\$492.00	\$780.00	\$1,312.50	
\$200,000	\$10.00	\$16.00	\$26.00	\$28.00	\$38.00	\$62.00	\$114.00	\$184.00	\$334.00	\$408.00	\$656.00	\$1,040.00	\$1,750.00	
\$250,000	\$12.50	\$20.00	\$32.50	\$35.00	\$47.50	\$77.50	\$142.50	\$230.00	\$417.50	\$510.00	\$820.00	\$1,300.00	\$2,187.50	
\$300,000	\$15.00	\$24.00	\$39.00	\$42.00	\$57.00	\$93.00	\$171.00	\$276.00	\$501.00	\$612.00	\$984.00	\$1,560.00	\$2,625.00	
\$350,000	\$17.50	\$28.00	\$45.50	\$49.00	\$66.50	\$108.50	\$199.50	\$322.00	\$584.50	\$714.00	\$1,148.00	\$1,820.00	\$3,062.50	
\$400,000	\$20.00	\$32.00	\$52.00	\$56.00	\$76.00	\$124.00	\$228.00	\$368.00	\$668.00	\$816.00	\$1,312.00	\$2,080.00	\$3,500.00	
\$450,000	\$22.50	\$36.00	\$58.50	\$63.00	\$85.50	\$139.50	\$256.50	\$414.00	\$751.50	\$918.00	\$1,476.00	\$2,340.00	\$3,937.50	
\$500,000	\$25.00	\$40.00	\$65.00	\$70.00	\$95.00	\$155.00	\$285.00	\$460.00	\$835.00	\$1,020.00	\$1,640.00	\$2,600.00	\$4,375.00	

Policy Provisions may vary by state. Refer to a certificate or enrollment brochure for details about coverage features and limitations. For internal use only: Policy number FDL2230

Vlife/blend-w/add/12

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company (Downers Grove, IL) in all states (excluding New York), the District of Columbia, the United States Virgin Islands and Puerto Rico.

EMPLOYEE & SPOUSE	
Voluntary Life Tobacco User*	
<u>Monthly rates per \$1,000</u>	
Age	Rates
Under 30	\$0.130
30-34	\$0.140
35-39	\$0.190
40-44	\$0.310
45-49	\$0.570
50-54	\$0.920
55-59	\$1.670
60-64	\$2.040
65-69	\$3.280
70-74	\$5.200
75 and over	\$8.750
Voluntary AD&D	
<u>Monthly rates per \$1,000</u>	
Individual Plan	\$0.050
Family Plan	\$0.080
Dependent Life (Children)	
<u>Monthly rates per Family</u>	
\$5,000	\$1.00
\$10,000	\$2.00

Beneficiary Resource Services™

Benefits Beyond a Check

When a loved one dies, families often face complex issues ranging from estate planning, legal questions, funeral planning, coping with grief and financial uncertainties. That's why Dearborn National offers Beneficiary Resource Services, a program that combines family wellness and security at the most difficult of times. Services include grief and financial counseling, funeral planning, legal support, as well as online will preparation. Beneficiary Resource Services is provided by Morneau Shepell.

Services for Beneficiaries and Their Families

The following services are available after a death claim or for those who qualify for an accelerated death benefit:

Unlimited Phone Contact

Available for up to one year with a grief counselor, legal advisor or financial planner.

Face-to-Face Working Sessions*

Five face-to-face working sessions are available to you or your beneficiaries. All five sessions may be used with one grief counselor or legal advisor or they may be split among the two types of counselors or advisors in geographically accessible locations. A one-hour financial consultation on the phone is also available.

Referrals and Support Services

Morneau Shepell maintains a comprehensive directory of qualified and accessible grief counselors and legal and financial consultants.



Follow Up

Counselors will initiate follow-up calls when necessary for up to one full year from the date of initial contact.

Morneau Shepell's nationwide network of experienced professionals can offer counseling for those facing emotional, financial or legal issues. Morneau Shepell's counselors are available 24 hours a day, 365 days a year. All calls are completely confidential.

BENEFICIARY RESOURCE SERVICES

Counseling:

(800) 769-9187

www.beneficiaryresource.com

Username: Dearborn National

dearborn  national®

BENEFICIARY RESOURCE SERVICES

Counseling:

(800) 769-9187

www.beneficiaryresource.com

Username: Dearborn National

dearborn  national®

Services for Insureds and Their Families

Online Will Preparation

A will is one of the most important documents every adult should have, and creating one has never been easier. You and your family have access to a full legal library with many estate planning documents, including an online will. You can create your own will online in a safe and secure way, right from your home. The will can be saved and updated as family situations change. Creating a will provides security and peace of mind for several reasons:

- ▲ Appoints a guardian for children
- ▲ Controls where property and assets go
- ▲ Provides family security
- ▲ Without one, the state can make these decisions

Create your will by visiting www.beneficiaryresource.com and entering the username: Dearborn National.

TO ACCESS THESE VALUABLE RESOURCES, VISIT

www.beneficiaryresource.com

Username: Dearborn National



Online Funeral Planning

You have access to an online funeral planning site that features a variety of helpful tools and information, such as:

- ▲ A downloadable funeral planning guide to document vital information your loved ones will need when making final arrangements
- ▲ Calculators to estimate and compare expenses for various types of funeral arrangements
- ▲ Information on funeral requirements and various religious customs
- ▲ Directories to locate funeral homes and cemeteries in your area

For employee distribution.

**May include face-to-face sessions, over-the-phone sessions or time taken for research or document preparation.*

Beneficiary Resource Services is provided by Morneau Shepell. Dearborn National® Life Insurance Company does not provide or insure any part of Beneficiary Resource Services. Legal services will not be provided for court proceedings or for the preparation of briefs for legal appearances or actions or for any action against any party providing Beneficiary Resource Services. Legal services provided under Beneficiary Resource Services are not intended for adversarial matters. Neither Morneau Shepell nor Dearborn National® Life Insurance Company is responsible or liable for care or advice rendered by any referral resources.

This brochure is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the services described. Only the service agreement can provide the actual terms, coverages, services, amounts and conditions. Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company, (Downers Grove, IL) in all states (excluding New York), the District of Columbia, the U. S. Virgin Islands and Puerto Rico. Product features and availability vary by state.

BENEFICIARY RESOURCE SERVICES

Counseling:

(800) 769-9187

www.beneficiaryresource.com

Username: Dearborn National

dearborn  national

BENEFICIARY RESOURCE SERVICES

Counseling:

(800) 769-9187

www.beneficiaryresource.com

Username: Dearborn National

dearborn  national

Travel Resource Services

Your Guide to Safe Travel

Our Travel Resource Services provider, Generali Global Assistance, Inc. (GGA), offers around the clock emergency and information services that can help you access emergency assistance when you are traveling 100 or more miles away from home. Help is there when a crisis strikes. More than 850,000 multilingual service professionals stand ready to assist you in more than 200 countries and territories worldwide.

To Access Your Services



CALL:

(877) 715-2593
in the US and Canada

(202) 659-7807
from other locations



In 2017, almost
72 million
U.S. citizens traveled
outside the country.¹

Key Services

Medical Search and Referral: GGA will assist you in finding physicians, dentists, and medical facilities.

Medical Monitoring: During the course of a medical emergency, professional case managers, including physicians and nurses, will monitor your case to determine whether the care is appropriate or if evacuation/repatriation is required.

Medical Evacuation/Return Home: In the event of a medical emergency, when a physician designated by GGA determines that it is medically necessary for you to be transported under medical supervision to the nearest hospital or treatment facility or be returned to your place of residence for treatment, GGA will arrange and pay for the transport under proper medical supervision.

Traveling Companion Assistance: If a travel companion loses previously-made travel arrangements due to your medical emergency, GGA will arrange for your traveling companion's return home.

Dependent Children Assistance: If any qualifying dependent children under the age of 26 traveling with you are left unattended because you are hospitalized, GGA will arrange and pay for their economy class transportation home. Should transportation with an attendant be necessary, GGA will arrange for a qualified escort to accompany the children.

Visit by Family Member/Friend: If you are traveling alone and must be or are likely to be hospitalized for at least seven consecutive days or in critical condition, GGA will arrange and pay for round trip transportation for one member of your immediate family, or one friend designated by you, from his or her home to the place where you are hospitalized.

Return of Mortal Remains: In the event of your death while traveling, GGA will arrange and pay for all necessary government authorization, including a container appropriate for transportation and for the return of the remains to place of residence for burial.

This is not a Reimbursement Service—All Services must be arranged by GGA.

Travel Resource Services

In the US and Canada call

(877) 715-2593

From other locations (call collect)

+1 (202) 659-7807

Email ops@us.generaliglobalassistance.com

dearborn  national®

¹National Travel and Tourism Office. "U.S. Citizen Travel to International Regions 2017." <https://travel.trade.gov/view/m-2017-0-001/index.html>. Published March 27, 2018. Accessed May 3, 2018.

For Employee Use. Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company (Downers Grove, IL) in all states (excluding New York), the District of Columbia, the United States Virgin Islands and Puerto Rico. Product features and availability vary by state.

Replacement of Medication and Eyeglasses: GGA will arrange to fill a prescription that has been lost, stolen or requires a refill, subject to local law, whenever possible. GGA will also arrange for shipment of replacement eyeglasses. Costs for shipping of medication or eyeglasses, or a prescription refill, etc. are your responsibility.

Emergency Travel Arrangements: If appropriate, GGA will make new travel arrangements or change airline, hotel, and car rental reservations.

Emergency Cash: GGA will advance up to \$500 after satisfactory guarantee of reimbursement from you. Any fees associated with the transfer or delivery of funds are your responsibility.

Legal Assistance/Bail: GGA will locate an attorney and advance bail bond, where permitted by law, with satisfactory guarantee of reimbursement from you. (You pay attorney fees.)

Interpretation/Translation: GGA will assist with telephone interpretation in all major languages or will refer you to an interpretation or translation service for written documents.

Pre-Trip Information: GGA offers a wide range of informational services before you leave home, including: Visa, Passport, Inoculation and Immunization Requirements, Cultural Information, Temperature, Weather Conditions, Embassy and Consulate Referrals, Foreign Exchange Rates, Travel Advisories.

Conditions and Exclusions

GGA shall not provide services enumerated if the coverage is sought as a result of: suicide or attempted suicide; intentionally self-inflicted injuries; participation in any war, invasion, acts of foreign enemies, hostilities between nations (whether declared or not) or civil war, rebellion, revolution, and insurrection, military or usurped power; participation in any military maneuver or training exercise; traveling against the advice of a physician; traveling for the purpose of obtaining medical treatment; traveling in any country in which the U.S. State Department issued travel restrictions; piloting or learning to pilot or acting as a member of the crew of any aircraft; mental or emotional disorders, unless hospitalized; being under the influence of drugs or intoxicants unless prescribed by a Physician; commission or the attempt to commit a criminal act; participation as a professional in athletics or underwater activities; participating in bodily contact sports; skydiving; hang gliding; parachuting; mountaineering; any race; bungee cord jumping; speed contests; spelunking or caving, heliskiing, extreme skiing; dental treatment except as a result of accidental injury to sound, natural teeth; any non-emergency treatment or surgery, routine physical examinations, hearing aids, eyeglasses or contact lenses; pregnancy and childbirth (except for complications of pregnancy); curtailment or delayed return for other than covered reasons; services not shown as covered.

The services described above currently are available in every country of the world. Due to political and other situations in certain areas of the world, GGA may not be able to respond in the usual manner. GGA also reserves the right to suspend, curtail or limit its services in any area in the event of rebellion, riot, military uprising, war, terrorism, labor disturbance, strikes, nuclear accidents, Acts of God or refusal of authorities to permit GGA to fully provide services.

GGA is not responsible and cannot be held liable for any malpractice performed by a local physician or attorney who is not an employee of GGA; or for any loss or damage to your vehicle during the return of vehicle; or for any loss or damage to any personal belongings.

Eligibility:

When am I eligible for these services?

You, your spouse or domestic partner and dependent children who have life insurance coverage from Dearborn National® are eligible for this service once your coverage has been verified. Pre-trip informational services are available at any time. All other services take effect when you are on a trip 100 miles or more from home lasting 90 days or less. Full-time students are exempt from the 90-day rule.

Who is responsible to pay for these services?

After your coverage has been verified, GGA will arrange and pay for the following subject to the policy limits and guidelines:

- ▲ Emergency Evacuation:
\$150,000 Combined Single Limit (CSL)
- ▲ Medically Necessary Repatriation: Included in CSL
- ▲ Repatriation of Remains:
Up to \$15,000

If traveling alone:

- ▲ Visit of Family Member or Friend: Up to \$5,000
- ▲ Return of qualifying Dependent Children under Age 26: Up to \$5,000
- ▲ Return of Vehicle:
Up to \$2,500

All Travel Resource Services must be provided by GGA USA. There are no claim reimbursements provided under this Travel Resource Services program. If GGA is unable to verify your coverage, you must provide proper guarantee of payment prior to GGA incurring third party expenses.

Travel Resource Services

In the US and Canada call

(877) 715-2593

From other locations (call collect)

+1 (202) 659-7807

Email ops@us.generaliglobalassistance.com



dearborn  national®

This is not a Reimbursement Service—All Services must be arranged by GGA.



DearbornCaresSM

Support for Life Insurance Beneficiaries When They Need It

Payment Now, Paperwork Later

Losing a loved one can be emotionally and financially overwhelming.

DearbornCares provides an advance payment of the life insurance benefit to help beneficiaries cover their immediate expenses, such as funeral costs and medical bills.

- ▲ Pays up to \$10,000 of Employer-Paid Basic Life insurance claims
- ▲ Available for covered employees and retirees
- ▲ Applies to claims with 1 or 2 named beneficiaries
- ▲ No death certificate required

DearbornCares Claim Process

1. Employer notifies Dearborn National about the life insurance claim.
2. Employer confirms that the deceased employee qualifies for the service.
3. Employer provides current beneficiary form and information.
4. Dearborn National then mails the payment check within 48 hours of confirmation. Any remaining Basic Life benefit, if available, will be handled using our standard processes.

While we know this service won't fix everything, we hope it makes a difficult time a little easier.

Advance Payment of up to **\$10,000** in 48 hours

Why? Because we care.

Contact your Dearborn National sales representative to learn more.

For agent and employer use only. This information is only a product highlight. DearbornCares has exclusions and limitations. The service may be canceled by the insurer at any time. Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company (Downers Grove, IL) in all states (excluding New York), the District of Columbia, the U.S. Virgin Islands and Puerto Rico. Service features and availability vary by state.

A17-0021-0117

dearborn  **national**[®]
Partnership. Solutions. Strength.

Disability Resource Services™

Extra Help When It's Needed Most

When personal problems arise, many people may choose to cope alone, resulting in negative consequences at home and the workplace. This is why we have teamed with ComPsych® Corporation to offer Disability Resource Services™ to employees covered by our Long-Term Disability (LTD) policy. Disability Resource Services provides convenient resources to help address emotional, legal and financial issues.

To Access Your Services



CALL:
(866) 899-1363

- ▲ You will be asked what type of insurance policy you have: LTD, STD or Life Insurance. If you are unsure, consult with your HR representative.



ONLINE:
GuidanceResources.com

- ▲ Click "Register" to create a new account.
- ▲ Enter Company ID: DNDRS



Face-to-Face Sessions

Disability Resource Services provides long-term disability insured employees with three face-to-face sessions in a geographically accessible location to address behavioral issues.

Unlimited Telephonic Counseling

Disability Resource Services also provides long-term disability insured employees with unlimited telephonic counseling (24 hours a day, 7 days a week) to help address behavioral issues. Master's degree level counselors use a conversational approach to identify issues, assess needs and refer participants to specialists to help resolve their issues.

Web-Based Services

GuidanceResources® Online (www.guidanceresources.com) is a secure, password-protected website that contains self-assessments, extensive content on personal health and powerful tools to help with personal, relational, legal, health and financial concerns. This service is free of charge to employees who are insured with us for long-term disability insurance. It covers many topics and personal concerns, such as:

- | | |
|--------------------------|----------------------------------|
| ▲ Alcohol and drug abuse | ▲ Managing debt obligations |
| ▲ Depression | ▲ Marital and family conflicts |
| ▲ Divorce and family law | ▲ Retirement planning |
| ▲ Estate planning | ▲ Saving for college |
| ▲ Getting out of debt | ▲ Stress and anxiety |
| ▲ Grief and loss | ▲ Tax questions |
| ▲ Job pressures | ▲ Real estate buying and selling |

Disability Resource Services

(866) 899-1363

TDD: (800) 697-0353

Online: www.guidanceresources.com

Enter Your Company ID: DNDRS

dearborn  national

Your Guide to GuidanceResources® Online

www.GuidanceResources.com

How can GuidanceResources® Online help me?

GuidanceResources® Online offers web-based services designed to help address the personal concerns and life issues you may be facing. Whether it's depression, alcohol and drug abuse, or grief and loss, these services are available to you and members of your family at no cost—24 hours a day, 7 days a week.

What about financial concerns?

Financial issues can arise at any time, from dealing with debt to saving for college. Guidance Resources® Online is available to provide you with the tools and information you need to help solve your personal money management concerns.

How can I manage all of my life's little details and the issues my family faces?

Whether you are a new parent, giving care to an elder, sending a child off to college, buying a car or doing home repairs, you're bound to come across concerns that need to be addressed. Let GuidanceResources® Online help you explore your options.

Where can I get answers to all my legal questions?

GuidanceResources® Online provides access to practical, understandable information and tools to help address your concerns about divorce, bankruptcy, buying real estate and other issues.

Guide to using GuidanceResources.com

1. Once on the GuidanceResources.com home page (Figure A), click on the tab at the top labeled "Register."
2. Enter your company ID: DNDRS. Create a user name and password. The user name has to be at least six characters long and should have no spaces (for example: joesmith). Make sure that you complete all required fields, noted with red asterisks.
3. Read the Terms of Use and click inside the checkbox to indicate your agreement to those terms.
4. When you've finished, click on the "Submit" button at the bottom of the page.



Figure A



ONLINE ACCESS:

GuidanceResources.com

- ▲ Click "Register" to create a new account.
- ▲ Enter Company ID: DNDRS
- ▲ FOR FUTURE LOGINS, just go to the member login section and enter your user name and password. This will take you directly to GuidanceResources.com.

If you have any problems logging in, you can contact: memberservices@guidanceresources.com or (877) 595-5289.