

Group Term Life Benefit Highlights for City of Tucson

Eligibility: All permanent active full-time employees, part-time benefit eligible employees and full-time and part-time benefit eligible appointed employees, working a minimum of 20 hours per week for the policyholder, and all elected officials of the policyholder. Seasonal, provisional, intermittent and temporary employees are not eligible.

Basic Benefit:

Active Employees: One (1) times your base annual salary, rounded to the next higher \$1,000, to a maximum of \$50,000.

Spouse/Domestic Partner	\$5,000
Child(ren)	
15 days to 6 months	\$100
6 months to 26 years	\$5,000

Voluntary Benefit*:

Active Employees: You may choose one of the options below:

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|----------|--|
| Option 1 | Two (2) times your base annual salary, rounded to the next higher multiple of \$1,000, up to a maximum of \$100,000 |
| Option 2 | Four (4) times your base annual salary, rounded to the next higher multiple of \$1,000, up to a maximum of \$200,000 |
| Option 3 | Six (6) times your base annual salary, rounded to the next higher multiple of \$1,000, up to a maximum of \$300,000 |

Dependent Spouse/Domestic Partner: You may elect \$7,500, \$15,000 or \$22,500 for your spouse.

* **Guarantee Issue Amount:** Evidence of Insurability is required for:

1. all amounts for previously eligible employees who did not enroll within 31 days of initial eligibility; or
2. any increases in Voluntary benefits following the initial period of eligibility.

Premium: Your employer pays 100% of the premium for the Basic benefit. You pay 100% of the premium for Voluntary benefits.

Life insurance includes the following benefits:

- Conversion Privilege
- Accelerated Death Benefit
- Waiver of Premium for active employees under 60
- Portability (available on Voluntary Life only)

Please note: This information is only a product highlight. Products underwritten and services 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, the British Virgin Islands, Puerto Rico and Guam are marketed under the Dearborn National[®] brand and the star logo. 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.