

GROUP BENEFIT PROGRAM SUMMARY
for
CITY OF SAN ANTONIO

GROUP TERM LIFE / ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

City of San Antonio offers Basic Term Life insurance at not cost to you. City of San Antonio pays the entire cost of this coverage.

Eligibility	<i>All eligible full time active employees</i>
Group Term Life/AD&D Benefit:	One times your base annual earnings, rounded to the next higher \$1,000, up to a maximum of \$300,000*, but not less than \$15,000.
Guarantee Issue Amount – Employee	One (1) times your base annual earnings, rounded to the next higher \$1,000, up to a maximum of \$300,000
Spouse Life Benefits**	\$25,000
Child(ren) Life Benefits**	Live Birth to 26 years: \$10,000
Waiver of Premium	Your term life coverage may continue to age 65 at no cost to you if you become totally disabled prior to age 60, subject to the requirements of this benefit.
Accelerated Death Benefit (ADB)	Upon the employee's request, this benefit pays a lump sum up to 75% 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: \$500,000. The amount of group term life insurance otherwise payable upon the employee's death will be reduced by the ADB.
Age Reduction Schedule	Basic Life and AD&D benefits reduce by 35% at age 70; and further reduce to 45% of the original amount at age 75; and further reduce to 30% of the original amount at age 80; and further reduce to 20% of the original amount at age 85; and further reduce to 10% of the original amount at age 90. All benefits terminate at retirement.
Conversion Privilege	Should you leave your employment with City of San Antonio, you may convert your coverage to an individual life insurance policy.

* The combined amount of Basic Life insurance and Voluntary Life insurance may not exceed \$1,000,000.

** Uniformed Personnel are not eligible to elect Basic Dependent Life Insurance.

Please note: This information is only a product highlight. 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, the British Virgin Islands, Guam and Puerto Rico. 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. 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.

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VOLUNTARY TERM LIFE

City of San Antonio offers you the opportunity to enroll in a group Voluntary Term Life insurance plan. You pay the entire cost for this coverage.

Eligibility	All full time active employees, excluding Uniformed Personnel
Voluntary Term Life*:	Option 1: One times base annual earnings to a maximum of \$900,000 Option 2: Two times base annual earnings to a maximum of \$900,000 Option 3: Three times base annual earnings to a maximum of \$900,000 Option 4: Four times base annual earnings to a maximum of \$900,000 Option 5: Five times base annual earnings to a maximum of \$900,000
Guarantee Issue Amount – Employee	For new employees, satisfactory evidence of insurability required on all amounts in excess of two times base annual earnings or \$200,000, whichever is less. Employees must enroll within 31 days of their eligibility date to qualify for any established guarantee issue limits.
Waiver of Premium	Your term life coverage may continue to age 65 at no cost to you if you become totally disabled prior to age 60, subject to the requirements of this benefit.
Accelerated Death Benefit (ADB)	Upon the employee's request, this benefit pays a lump sum up to 75% 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: \$500,000. The amount of group term life insurance otherwise payable upon the employee's death will be reduced by the ADB.
Age Reduction Schedule	Voluntary Life benefits reduce by 35% at age 70; and further reduce to 45% of the original amount at age 75; and further reduce to 30% of the original amount at age 80; and further reduce to 20% of the original amount at age 85; and further reduce to 10% of the original amount at age 90. All benefits terminate at retirement.
Conversion Privilege	Should you leave your employment with City of San Antonio, you may convert your coverage to an individual life insurance policy.
Portability	If your Voluntary Life insurance, or any portion of it terminates, you may elect to continue your Life insurance in accordance with the terms of the Policy by paying premiums directly to Dearborn National. You may port the lesser of the amount of employee coverage in force on the date employment terminates or \$300,000.

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