blue of california

Blue Shield of California Life & Health Insurance Company

Basic Group Term Life and Accidental Death & Dismemberment (AD&D) Insurance

Benefit Summary Effective January 1, 2018

Basic Group Term Life Insurance is an important part of a complete benefits package. It provides protection to you and your beneficiaries. Below is information about how our coverage can meet your needs.

Employee Basic Group Term Life Benefit	**$25,000**
Age Reduction Schedule	Your Benefit will reduce to 65% of the original amount when you turn 65 and to 50% of the original amount when you reach 70.
Waiver of Premium Provision	If you become totally disabled, as defined in the certificate, you can continue your Life Insurance coverage without any premium payments. The amount of coverage will be the coverage in effect at the time you become disabled. This waiver is subject to age limitations, reductions and terminations.
Accelerated Death Benefit	If you become terminally ill, you may elect an advanced payment of up to 50% of the death benefit to a maximum of $250,000.
Conversion	You may convert your Basic Group Term Life Insurance coverage to a Whole Life policy if your employment ends. You must apply for conversion within 31 days after your termination of employment. Rates are based on your age at the time of conversion.

Employee Basic Group Term AD&D Benefit	
Type of Loss	***Portion of Principal Sum***
Loss of Life	100%
Loss of a hand, foot, complete loss of sight in one eye or hearing in one ear	50%
Complete loss of sight in both eyes or hearing in both ears	100%
Loss of the thumb and index finger or all 4 fingers on the same hand	25%
Loss of all toes on one foot	25%
Loss of speech	50%
Loss of speech and hearing	100%
Paralysis of both upper and lower limbs (Quadriplegia)	100%
Paralysis of both lower limbs or both upper limbs (Paraplegia)	75%
Paralysis of upper and lower limb one side (Hemiplegia)	50%

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Employee Basic Group Term AD&D Benefit	Additional Provisions when an AD&D Benefit is Payable
Seat Belt and Air Bag Benefit	An additional benefit of 10% up to a maximum of $25,000 will be paid if you lose your life in an automobile accident (either driving or riding in a car) while properly wearing a seat belt and the airbag is deployed at the time of the accident.
Special Education Benefit Spouse/Domestic Partner and Children	Your Spouse/Domestic Partner is eligible for a one-time benefit up to a maximum of $5,000 when enrolled as a full-time student. Each of your children is eligible for a benefit of $2,500/year (4 consecutive years) when enrolled, before the age of 26 and within 1 year after your date of death, as a full time in an accredited college, university, or vocational school. Maximum benefit payable per child is $10,000.
Repatriation Benefit	An additional benefit up to a maximum of $2,000, for the purposes defined in the certificate, if you lose your life at least 100 miles away from your permanent place of residence.
Comatose Benefit	An additional benefit of 50% if you become comatose as a direct result of an accident and remain continuously so for 60 days.
Felonious Assault Benefit	An additional benefit of 10% if you incur a loss as the result of a Violent Criminal Act or Felonious Assault. The Felonious Assault must be inflicted by someone other than a fellow employee or a member of your family or household and must occur while you are working for or on your Employer's premises.
Common Carrier Benefit	An additional benefit is payable if you die as a result of an Accident which occurs while you are a fare-paying passenger of a Public Conveyance.
Surgical Reattachment Benefit	An additional benefit for a loss incurred if a part is dismembered as a result of an injury and the surgical reattachment is not successful within a period of 365 days.

This Benefit Summary is an overview of Blue Shield of California Life & Health Insurance Company (Blue Shield Life) Basic Group Term Life Insurance available for eligible employees. Please refer to your Certificate for a complete description of benefits, limitations, exclusions and other terms and conditions of coverage.

In the event of a discrepancy between the English and Spanish versions of this Benefit Summary, the English version prevails.

Basic Group Term Life and AD&D insurance is underwritten by Blue Shield of California Life & Health Insurance Company.