BlueCross BlueShield of Illinois

Group Benefit Program Summary for

Baxter Credit Union – VF030905

Voluntary Group Critical Illness Insurance

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 Active Full-Time Employees
Benefit Amount: Employee	$10,000 OR $20,000
Benefit Amount: Spouse (Includes Domestic Partners)	50% of the Employee's benefit amount
Benefit Amount: Child(ren)	50% of the Employee's benefit amount
Coverage Maximum	Triple Protection: Up to 3 times the selected benefit amount
Waiting Period	None
Pre-existing Conditions	None
Diagnosis Qualification	First after the effective date
Recurrence Benefit	100% of the following covered conditions: Invasive Cancer, Heart Attack, Stroke, Benign Brain Tumor and Coma. 180 Days for the Separation Period.
Age Reduction Schedule	None. Benefits Terminate at retirement
Separation Period	None
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.
Wellness Benefit	$50 per calendar year for Employee, Spouse, and Children

This piece is for illustrative purposes only. The 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.

Insurance products issued by Dearborn Life Insurance Company, 701 E. 22nd St. Suite 300, Lombard, IL 60148. Blue Cross and Blue Shield of Illinois is the trade name of Dearborn Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association.

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COVERED CONDITIONS	
Invasive Cancer	100%
Heart Attack	100%
Stroke	100%
Major Organ Failure	100%
Major Burns	100%
Coma-Brain Injury	100%
Advanced Alzheimer's Disease	100%
Advanced Multiple Sclerosis	100%
Amyotrophic Lateral Sclerosis (ALS)	100%
Skin Cancer	10%
Loss of Limb	100%

Carcinoma In Situ	25%
Major Heart Surgery	25%
End Stage Renal Failure	100%
Paralysis	100%
Benign Brain Tumor	100%
Loss of Sight, Speech or Hearing	100%
Severe COVID-19 Infection	100%
Advanced Parkinson's Disease	100%
Coronary Angioplasty	10%
Occupational HIV	100%

CHILD COVERED CONDITIONS	
Cerebral Palsy	100% of lump sum
Cystic Fibrosis	100% of lump sum
Spina Bifida	100% of lump sum

Cleft Lip/Cleft Palate	100% of lump sum
Down's Syndrome	100% of lump sum

Critical Illness Limitations and Exclusions

Critical Illness benefits are not payable for a loss which is caused by a suicide or attempted suicide.

Covered Conditions must be separated by the period indicated in the Plan Design Summary to be eligible for benefits.

An insured cannot receive Critical Illness benefits for the same covered condition more than once, unless the Recurrence Benefit is selected.

Employees may not be insured as both an Employee and a Spouse/Dependent. If both parents are Employees, only one may elect the Critical Illness plan on Dependent children.

If an Illness or Injury cause more than one Covered Condition to occur, benefits are payable under the Covered Condition with the greatest benefit level percentage and would be payable once.

Critical Illness benefits are not 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 the Employee, the Employee's family, or the Employee's business associate); (b) Injury received during active participation in a riot, strike or civil commotion, or any act incidental thereto; or (c) participation or attempt to participate in any illegal activity.

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