

Our Group LTD plans are more than an insurance contract; they are a commitment to provide income protection to an impacted

Pre-Existing Condition Limitation	6/12 - A pre-existing condition means a sickness or injury for which you have received treatment within 6 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.
Rehabilitation Incentive Income (RII)	RII 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. During the first 12 months, RII is equal to the monthly benefit. If disability earnings during this period exceed 100% of indexed pre-disability earnings, the monthly benefit is reduced by the excess. After 12 months, RII is equal to the monthly benefit reduced by multiplying the monthly benefit by the adjusted loss of salary ratio. Includes Day Care Expense Benefit.
Disability Resource Service	
In addition to the resource services available on-line at www.GuidanceResources.com ,	

Disability Resource Services is administered by ComPsych® Corporation. ComPsych® Corporation is an independent organization that does not provide Blue Cross and Blue Shield of Illinois or Dearborn Life Insurance Company products or services.

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.

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. BLUE CROSS[®] Group Long-Term Disability (LTD)

