



Choosing Employee Benefits Just Got Easier

Ancillary Set Plans

Life, Short- and Long-Term Disability



Selecting essential employee benefits that complement Medical and Dental Insurance should be streamlined, simple, and consolidated.

We took our most popular plans in this market and made them easier to access.

Talk to your Blue Cross and Blue Shield of Texas representative to find out how you can complement your groups' Medical and Dental benefits by quoting Life, Accidental Death and Dismemberment (AD&D) and Disability.

Contact your BCBSTX ancillary sales representative to learn more.



LIFE INSURANCE/AD&D

Basic Life and AD&D Plans	Plan Benefit	Benefit Maximum	Guarantee Issue	Dependent Basic Life Plans
Plan 1	\$15,000	–	2–9 Lives: \$50,000 or 10–50 Lives: \$200,000	Spouse \$10,000 Child \$5,000
Plan 2	\$25,000	–		
Plan 3	\$50,000	–		
Plan 4	\$100,000	–		
Plan 5	1x Salary	\$150,000		
Plan 6	2x Salary	\$200,000		

Supplemental Life and AD&D (Employee/Spouse/Child):

	Plan Benefit	Guarantee Issue
Employee	\$10,000–\$500,000 (in \$10,000 increments)	2–5 Lives: Fully Underwritten 6–9 Lives: \$30,000 10–25 Lives: \$50,000 26–50 Lives: \$100,000
Spouse*	\$5,000–\$150,000 (in \$5,000 increments)	2–9 Lives: Fully Underwritten 10–50 Lives: \$25,000
Child	\$10,000	



SHORT-TERM DISABILITY

Employee: 60% Weekly Earnings, Max \$750, \$1,000 or \$1,500

Elimination Period: 0/7, 7/7, 14/14

Maximum Benefit Duration: 13 or 26 Weeks



LONG-TERM DISABILITY

Employee: 60% Monthly Earnings, Max \$3,500 or \$6,000

Elimination Period: 90 or 180 days

Maximum Benefit Duration: SSNRA or 5 Years

*Spouses Supplemental Life elections cannot exceed 50% of employee Supplemental amounts.

Standard and state provisions apply. Set plan designs cannot be customized or changed. BCBSTX will not match existing plans. For illustrative purposes only. May not be available in all jurisdictions. Coverage may be subject to limitations, exclusions and other coverage conditions contained in the issued policy. Please consult the policy for the actual terms of coverage.

Blue Access for Producers is created, established and maintained by Health Care Service Corporation. Health Care Service Corporation is solely responsible for the products and services it provides.

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

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