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**DEPARTMENT OF RISK MANAGEMENT**

**Lisa M. Walik, Director**

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Director:	312-603-6422	866-798-9254
Employee Benefits:	312-603-6385	866-729-3040
Workers' Compensation:	312-603-6590	866-839-5397
General Liability:	312-603-6852	866-841-0447
Safety:	312-603-6759	866-746-9102

To: All Eligible Cook County Employees  
From: Lisa Walik  
Director of Risk Management  
Subject: Basic and Supplemental Term Life Insurance Benefits  
Date: June 18, 2010

I am pleased to announce that effective June 1, 2010, the Cook County Board of Commissioners approved a contract with Dearborn National, the new brand name for Fort Dearborn Life Insurance Company®, to provide basic and supplemental term life insurance benefits for all eligible employees (policy number F019008).

With more than 40 years of experience, Dearborn National provides coverage to more than 8 million insureds. Its clients include some of the largest and most recognized companies in the United States.

While our insurance provider has changed, the level of coverage and benefits offered as part of your benefit package remain the same:

**BASIC TERM LIFE INSURANCE**

- ▲ The County continues to provide a basic term life benefit of one times your annual salary at no cost to you.

**SUPPLEMENTAL TERM LIFE INSURANCE**

- ▲ Employees currently enrolled for the supplemental term life benefit (paid through payroll deductions) will automatically be covered by Dearborn National.
- ▲ A one-time open enrollment will be offered during the 2010 enrollment period for the supplemental term life benefit. You may elect additional life insurance up to one times your annual salary, not to exceed \$100,000, without providing medical evidence of insurability.
- ▲ Rates for the supplemental term life benefit will remain the same!

**NEW FEATURES**

**BENEFICIARY MANAGEMENT**

- ▲ **Please Note:** Any beneficiary designation currently on file with the prior carrier (Aetna) will remain in effect until you designate otherwise.
- ▲ All eligible employees will receive new Online Beneficiary Management procedures prior to the 2010 enrollment period.
- ▲ This enhanced portal gives employees the option of modifying beneficiary designations online in real time!
- ▲ Employees who provide paper designations can also view those images online.

In addition to the benefits listed above, there are several no-cost program enhancements available from our new provider:

- ▲ Beneficiary Resource Services provides grief, legal and financial counseling.
- ▲ Dearborn National Freedom Account™ places your life insurance benefit in an interest-bearing checking account.
- ▲ Travel Resource Services™ gives you added protection when traveling 100 or more miles from home.
- ▲ Online Will Preparation Services lets you prepare a standard will online.

FOR ADDITIONAL INFORMATION REGARDING DEARBORN NATIONAL'S PLAN DESIGN AND PROGRAM ENHANCEMENTS, CALL DEARBORN NATIONAL CUSTOMER SERVICE AT 800-348-4512 OR VISIT:  
[WWW.COOKCOUNTYRISK.COM](http://WWW.COOKCOUNTYRISK.COM)

Dearborn National is dedicated to providing you with the resources to meet your life insurance needs, and the Cook County Department of Risk Management remains committed to providing the highest level of benefits possible for our employees and their families. As always, please feel free to contact the Employee Benefits Office at 312-603-6385 if you have any questions.

## Group Basic and Supplemental Term Life Benefit Highlights for Cook County

**Eligibility:** All active unionized and all other employees designated as eligible for coverage by the County and Forest Preserve District.

### BASIC TERM LIFE BENEFIT

**Basic Benefit:** 1 times basic annual earnings, rounded to the next higher \$1,000, to a maximum of \$750,000.

**Basic Premium:** Cook County pays 100% of the Basic Term Life premium.

### SUPPLEMENTAL TERM LIFE BENEFIT

**Supplemental Benefit\*:** You may choose Option A or Option B

**Option A:** One times basic annual earnings, rounded to the next higher \$1,000, not to exceed \$100,000.

**Option B:** Increments of \$1,000 not to exceed the lesser of one times basic annual earnings or \$100,000.

**Premium:** You pay 100% of the premium for Supplemental Term Life. The bi-weekly premium cost (based on 26 payroll deductions per year) is \$0.24 per \$1,000 of benefit per pay period. For example, an employee electing \$10,000 in coverage would be charged \$2.40 per pay period.

**\*Guarantee Issue Amount:** Evidence of Insurability is required for:

1. All amounts for previously eligible employees who did not enroll within 31 days of initial eligibility;
2. Any increase that exceeds \$10,000 annually for those enrolled in Option B; or
3. All amounts if you voluntarily canceled your insurance and choose to reapply.

### ADDITIONAL BASIC AND SUPPLEMENTAL TERM LIFE BENEFITS

Life insurance includes the following benefits:

- ▲ Conversion Option
- ▲ Portability Option
- ▲ Accelerated Death Benefit  
(75% of Life Benefit to a maximum of \$550,000)

### NO COST ENHANCEMENTS!

You now have access to these additional services:

ONLINE BENEFICIARY MANAGEMENT

BENEFICIARY RESOURCE SERVICES™

DEARBORN NATIONAL FREEDOM ACCOUNT™

TRAVEL RESOURCE SERVICES™

ONLINE WILL PREPARATION SERVICES

See the reverse side for more information about these services.



FOR ADDITIONAL INFORMATION REGARDING THESE SERVICES, CALL 800-348-4512 OR VISIT:

[WWW.DEARBORNNATIONAL.COM](http://WWW.DEARBORNNATIONAL.COM)

## ADDITIONAL BASIC AND SUPPLEMENTAL TERM LIFE BENEFITS CONTINUED

You now have access to these additional services:

### Beneficiary Resource Services™

Employees or their families who experience the loss of a loved one face complex issues, ranging from coping with grief to financial or legal questions. Those who are grieving should not deal with these issues alone. That's why we offer Beneficiary Resource Services, a program that combines grief, legal and financial counseling provided by Bensinger, DuPont & Associates (BDA)<sup>1</sup>. BDA has a network of counselors and advisors who provide unlimited phone contact, five face-to-face working sessions, and referral and support services.

### Travel Resource Services™

Whether traveling for business or pleasure, a trip can be disrupted by a medical emergency, a lost prescription or instability in a foreign country. This is why Dearborn National has teamed up with Europ Assistance USA, Inc. (EA)<sup>2</sup> to offer employees an easy and convenient way to get the assistance they need should the unexpected happen. EA provides 24-hour services that can help an employee access emergency assistance when traveling 100 or more miles from home, including medical monitoring, medical evaluation, traveling companion assistance, dependent children assistance and visits by family members or friends.

### Dearborn National Freedom Account™

The Dearborn National Freedom Account allows beneficiaries to manage life insurance proceeds via an interest-bearing checking account, while giving them time to weigh the important financial decisions that often follow a life-changing event. Beneficiaries of approved claims receive a checkbook, an implementation kit welcoming them to the program and access to benefit funds. As the name suggests, the account holder has complete freedom on how to use the account. Checks can be written as needed to pay expenses<sup>3</sup>, or one check can be written for the entire benefit amount. Money remaining in the account earns interest at a competitive rate.

### Online Beneficiary Management

This fast and easy service allows you to make beneficiary designations for your life insurance proceeds online anytime, 24 hours a day, 7 days a week. With Online Beneficiary Management, there are no forms to return. Designations are effective immediately and are made through a secure Web site that protects your privacy. Shortly after becoming insured, you will receive a letter from our Beneficiary Management Center with detailed instructions for using the Online Beneficiary Management Web site.

### Online Will Preparation

Our Online Will Preparation service lets you simply and quickly create a will online that is valid in all states—free of charge. Administered by ComPsych<sup>®4</sup>, the world's largest provider of global employee assistance programs, the program guides you through three easy steps: 1.) Answer a series of straightforward questions; 2.) Your will is prepared using advanced technology; 3.) Review and print your will.

FOR ADDITIONAL INFORMATION REGARDING THESE SERVICES, CALL 800-348-4512  
OR VISIT: [WWW.DEARBORNNATIONAL.COM](http://WWW.DEARBORNNATIONAL.COM)

<sup>1</sup>Beneficiary Resource Services is provided by Bensinger, DuPont & Associates. Dearborn National does not provide any part of Beneficiary Resource Services.

<sup>2</sup>Travel Resource Services is provided by Europ Assistance USA, Inc. Dearborn National does not provide any part of Travel Resource Services.

<sup>3</sup>Subject to a \$250 minimum per check and a minimum balance of \$500.

<sup>4</sup>ComPsych® Corporation is an independent organization and not affiliated with Dearborn National. ComPsych® does not provide insurance products of any kind. Dearborn National does not underwrite or administer Online Will Preparation.