

GROUP BENEFIT PROGRAM SUMMARY

For DEER PARK ISD / TEEBC TRUST F021842 - 329

Today, most American would not be able to make payments on their homes or keep their family financially stable without their current salary; STD reduces the burden during these unstable times. It is a convenient, economical way of securing an income while out of work from an unexpected injury or illness. Group STD is a guaranteed issue coverage, which requires no health questionnaires to complete.

Group Short Term Disability (STD)

Eligibility	All Active Full Time Employees regularly working 20 hours per week are eligible for insurance the first of the month following their date of hire.
Group STD Benefit	66.67% of basic weekly earnings
Weekly Maximum Benefit	\$1,000
Benefits Are Payable On	8 th day for accident; 15 th day for sickness
Maximum Benefit Period	11 Weeks or until LTD begins, whichever is earlier
Employee Contribution	100 percent – Rate \$0.485 per \$10 of benefit
Total Disability	Total Disability means that due to Injury or Sickness the employee is unable to perform all the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any, are less than the percentage (20%) of the employee's pre-disability weekly earnings.
Partial Disability	Partial Disability means that during the elimination period the employee is able to perform some, but not all, of the material and substantial duties of the employee's regular occupation. After the elimination period, partial disability means that due to injury or sickness the employee is able to perform some but not all of the material and substantial duties of the employee's regular occupation, and the employee's disability earnings, if any are at least the minimum percentage (20%), but less than the maximum percentage of the employee's pre-disability weekly earnings (80%).
Pre-Existing Condition Limitation	A pre-existing condition is a sickness or injury for which you have received treatment within 3 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.
Exclusions	Dearborn National does not pay benefits for any loss or disability caused by, resulting from, arising out of or substantially contributed to, directly by any one or more of the following: Loss of professional license, occupational license or certification, Commission of, participation in, or an attempt to commit an assault or felony, Intentionally self-inflicted injuries Attempted suicide, regardless of mental capacity, Cosmetic surgery except when required due to illness or injury, Occupational sickness or injury Participation in a war, declared or undeclared, or any act of war
Additional Features	Survivor Benefit, Work Incentive Benefit, Worksite Modification Benefit

This piece is for illustrative purposes only and is not a contract. It is intended to provide only a brief summary of the type of policy and insurance coverage advertised. The policy provides the actual terms of coverage, including any exclusions, conditions and limitations, an reductions of benefits and/or terms under which the policy may be continued or discontinued. The policy may be cancelled by the insurer at any time. The insurer reserves the right to change premium rates, but not more than once in a 12-month period. Refer to your certificate for complete details and limitations of coverage.

Products and services marketed under the Dearborn National® brand and the star logo are underwritten and/or provided by Dearborn National® Life Insurance Company, (Downers Grove, IL) in all states (excluding New York), the District of Columbia, the United States Virgin Islands, the British Virgin Islands, Guam and Puerto Rico. Product features and availability vary by state and company, and are solely the responsibility of each affiliate.

For employee distribution