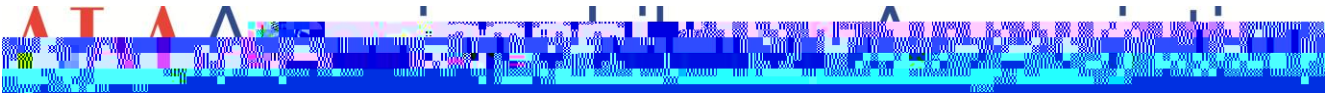


<u>Eligibility</u> begins and part-time employees. ALA/Employee Contributions.		Available for full-time
	-PPO with National Network and coverage Out of-network. Illinois Employees can also opt for: -HMO Illinois or Blue Advantage HMO (Illinois residents only)	
	Part of all medical plans Co-pays vary by generic, formulary, non-formulary and mail order	
*	-PPO with National Network and coverage Out of-network. Preventative, primary, major and orthodontic dental services are provided. -High and -Low coverage plans are available	
	Optical insurance and discount from participating vision care providers (fully employee paid)	



Eligibility Immediate	
	Life equivalent to two times annual base salary up to a maximum of \$300,000. AD&D equivalent to 1 ½ times annual base salary up to a maximum of \$150,000.
	6 months elimination period from date of disability and provide 60% of salary up to \$10,000 per month continue during a term of continuous disability until the limiting age or time limit as per policy.

