

Term Life Insurance
for Individuals



LifeEssentials

Valuable Protection for You and Your Family



Florida Combined Life

An Independent Licensee of the Blue Cross and Blue Shield Association

Sound, Flexible Coverage from the Company You Know and Trust.

Smart, customized plans you can count on.

At Florida Combined Life Insurance Co., Inc., an affiliate of Blue Cross and Blue Shield for Florida, Inc., we know how valuable a term life insurance policy can be for those who have no other form of life insurance and for those who prefer to supplement their existing life insurance coverage. That's why we're proud to offer LifeEssentials Term Life Insurance for Individuals. With LifeEssentials, you can help assure your family's future will be secure should something unexpected happen to you.

Term life insurance is the most affordable form of life insurance available. When you consider that nearly half of all life insurance covering American families against the loss of a breadwinner is in the form of term life insurance, it's easy to see how this coverage can be incredibly valuable for you¹.

Accelerated Living Benefits

With LifeEssentials Term Life coverage, you can apply for Accelerated Living Benefits if a licensed physician has diagnosed you with a terminal condition. You can apply for up to 50% of your term life amount, to a maximum of \$50,000.

Waiver of Premium (Rider)*

For additional security, should you qualify, a Waiver of Premium is available if you become totally disabled for six months or longer, while insured under this plan. If you are totally disabled, this benefit allows life coverage and any rider in force to continue without premium payment.

Accidental Death Benefit (Rider)*

An optional Accidental Death Benefit rider is available for additional security. This benefit offers additional financial protection in the event of an accidental death, which is the result of bodily injury, directly and independent of all other causes.

¹ American Council of Life Insurance Fact Book 2006.

**Riders are available at an additional cost.*

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Frequently Asked Questions

What is Term Life Insurance? Term Life Insurance is the least expensive form of life insurance available. It provides 100% protection in the event of your death with no investment features to drive up the cost. It is called term because it protects your beneficiary(s) during a fixed number of years, typically the years you need life insurance the most.

Who should purchase Term Life Insurance?

Individuals who currently do not have any type of life insurance, and are looking for affordable protection for themselves and their loved ones. Also, individuals who want to supplement their existing life insurance protection policies. Term life insurance assists with providing emotional and financial security when you need it most.

What will my premium be for LifeEssentials Term Life Insurance for Individuals? Your rates will vary, depending on your age, sex and smoker/non-smoker status.

Will additional information be needed?

Additional medical requirements may be necessary if information on your completed application for coverage, or other information received, is not sufficient to underwrite your risk. If required, you will be contacted directly.

How long before I know if I'm approved?

Applicants are notified of their application status within 45 days of receipt of all complete information.

How often do I pay my premium?

Premium payment options are available monthly (by automatic bank draft), quarterly, semi-annually or annually based on your selection during the application process.

Will my premium increase over the term of the insurance policy?

The initial annual premiums are guaranteed for the initial term period. At the end of the initial term period, this policy becomes an annual renewable term policy. Coverage will continue as long as the premiums are paid. Premiums for the annual renewable term will be at the insured's attained age on each policy anniversary. All coverage expires at age 95.

Do I have the option of converting this existing policy to another Life Insurance product later on?

Prior to your reaching age 75, this policy may be converted, without evidence of insurability, to any form of whole life insurance then being offered by us.

The Waiver of Premium Rider and the Accidental Death Rider are not convertible.

Exclusions and limitations may apply. For costs and complete details of the coverage call (or write) your insurance agent or the company at 1-800-333-3256.



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Policy 50552-0704
16644-0507R KTx

Policy Specifics for LifeEssentials Term Life for Individuals

Policy Type	Level Term Life Insurance Policy (Underwritten Insurance Policy)
Eligibility	<p>Non-Smokers: Individuals between the ages of 18 and 64</p> <p>Smokers: Individuals between the ages of 18 and 55</p> <p><i>Note: This is an underwritten policy</i></p>
Maximum Issue Age	<p>64 Non-Smoker 55 Smoker</p>
Issue Amounts	\$25,000, \$50,000, \$75,000 or \$100,000
Terms	10, 15, 20, 25 or 30 years.*
Annual Renewable Term	One year term life insurance that becomes effective at the end of the initial term period and is renewable annually to age 95.
Death Benefit	Face amount of the policy is payable on the death of the insured while coverage is in effect.
Accelerated Living Benefit	Benefit included as standard feature for terminally ill individuals. Pays up to 50% of term life amount.
Waiver of Premium	Waived for insured individual if totally disabled. Available as a rider to age 58.
Accidental Death Benefit	Death benefit paid for accidental causes. Available as a rider to age 64.
30-Day Free Look	Included
Conversion to other Life Insurance Products	While coverage is in force, this option allows an individual who has not reached age 75 to convert to a whole life policy.

* There are parameters related to age. For non-smokers, the term cannot exceed their 75th birthday. For smokers, the term cannot exceed their 65th birthday. For example, a 55-year old smoker is eligible for a maximum 10-year policy.

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