

Created exclusively for BCBS employees

# 4Ever Universal Life Additional Benefits

4Ever Universal Life offers an additional layer of protection above your employer-paid life insurance policy. Unlike traditional term or employer-paid life insurance, 4Ever Universal Life stays in force for the duration of your life until age 94\*, and offers an optional cash accumulation account to help you save for immediate or long-term goals. Additional benefits of the program include:



### Cash Accumulation

Save extra money at a guaranteed annual interest rate in a tax-deferred cash accumulation account. You have access to the funds at all times without any fees or penalties.



### Accidental Death

Provides double the insurance coverage amount if an insured falls victim to a fatal accident



### Living Benefit

Provides an early payout up to 50% of coverage amount if insured is diagnosed with a terminal illness\*\*



### Portability

4Ever Universal Life coverage is yours even if you leave the company, as long as the group policy is in effect. You will be billed directly for your cost of coverage at portable rates. Any contributions you make to the cash accumulation account may also be included in this payment.



### Child Portability

When a covered child is no longer an eligible dependent, they can convert their coverage and obtain a stand-alone GUL policy with interest-bearing cash accumulation benefits

For more information, contact:  
**Elizabeth Cherian**, BCS Financial  
630.472.7711 | [echerian@bcscf.com](mailto:echerian@bcscf.com)

\* As long as employees continue to pay premiums and meet policy obligations

\*\* Qualifying rules apply