



Your Optional Life Insurance Benefits

Welcome to Anthem Life!

Good news—life insurance coverage is easy to understand. This benefit summary gives a basic outline of life insurance coverage including benefits that can be used now, and much more!

East Central College
Benefits effective 01/01/2016

Feel confident in knowing that your family is protected with Anthem Life's Optional Group Term Life Insurance. Please review your benefit certificate for specific plan details, eligibility definitions, limitations and exclusions.

Optional group term life insurance benefit amount

You may purchase coverage in an amount from \$10,000 to \$500,000 or 5 times annual earnings, whichever is less in increments of \$10,000. Your family or beneficiary will get this additional benefit amount if you pass away.

If you choose an optional life benefit amount of more than \$150,000, you will need to have a personal health statement approved by Anthem Life. Your optional life benefit amount will be limited to 150,000 if it's not approved by Anthem Life.

Optional accidental death and dismemberment insurance benefit amount (Employee, Spouse and Child(ren)): Equal to Optional Life election.

Optional accidental Death and Dismemberment Insurance pays a benefit to your beneficiary if your death is caused by an accident. You may also get part of this benefit if an accident results in the loss of sight, a limb, certain fingers or toes, speech, hearing or certain types of paralysis (not able to move part of your body).

Optional life coverage for your family

You may also choose additional life coverage for your spouse and your children:

You may purchase coverage for your spouse in increments of \$5,000 to a maximum of \$250,000

You may purchase coverage for your children in increments of \$1,000 to a maximum of \$10,000

If you choose optional life coverage for your Spouse of more than \$50,000 your Spouse will need to have a personal health statement approved by Anthem Life. Your Spouse's optional life benefit amount will be limited to \$50,000 if it's not approved by Anthem Life.

Dependents' coverage may not exceed 50% of the employee's benefit amount.

Benefits after age 65

You will still have benefits after age 65, though they will reduce as follows:

35% reduction at age 65; 60% at age 70; 75% at age 75; 85% at age 80

All benefits end at retirement.

Living Benefit (accelerated death benefit)

You can ask for up to 75% of your optional life benefits to be paid while you are living, if you are terminally ill with less than 12 months to live. If you take a Living Benefit payment, the amount your beneficiary gets after your death will be reduced by the amount you were paid.

Waiver of premium

We may continue your life insurance coverage until you turn 65 if you become totally disabled and not able to work prior to age 60. You will not pay premiums after the first six months after we approve your waiver of premium claim.

Portability of optional life insurance

If you leave employment for reasons other than retirement or disability, this feature allows you to take your optional life insurance coverage with you by paying the required premiums. Plus, the rates are typically lower than an individual policy.

Conversion

If you leave your job – for any reason – you may be able to change your group life coverage to an individual policy. You must apply for coverage and pay the first month's premium for the individual policy within 31 days of the last day you were employed.

Additional optional accidental death and dismemberment insurance benefits

Your optional AD&D coverage also includes extra benefits that also pay for certain losses: *Seat Belt Benefit* if you die in an auto accident while wearing a seatbelt and *Air Bag Benefit* if you die in an auto accident while wearing a seatbelt in a car that has an airbag; *Child Education Benefit* helps pay your eligible child's college costs if you die in an accident; *Repatriation Benefit*, helps pay costs to prepare and transport your body if you die in an accident more than 75 miles from home; *Common Carrier Benefit* if you die in a public transportation accident; *Coma Benefit* if you are in a coma due to an accident.

Resource Advisor

This support program comes with your life coverage to give you and your family private access to work/life resources, at no additional cost to you, including: counseling sessions for qualifying events; identity theft victim recovery services; legal and financial consultations; toll-free, 24/7 phone consultations and referrals from anywhere in the United States; and unlimited access to Resource Advisor online resources at www.resourceadvisor.anthem.com, program name "anthemresourceadvisor". You can also access Resource Advisor benefits by calling (888) 209-7840.

Travel assistance

This program comes with your life coverage to give you access to emergency medical help, travel services and useful tips for your trip if you travel more than 100 miles from home – all at no additional cost to you. To access benefits, visit www.europassistance-usa.com. The username is AnthemLife, the password is 75293. You can also access Travel assistance benefits by calling: US and Canada (866) 295-4890, other locations (call collect) (202) 296-7482.

SpecialOffers@Anthemsm

This program gives you and your family money saving discounts on products and services that promote better health and well-being. To find out more about SpecialOffers@Anthemsm discounts and benefits, go to anthem.com/specialoffers.

Beneficiary support programs

If you should pass away, we're here to help your beneficiary (the person who gets your life insurance benefit):

- Beneficiaries continue to have access to Resource Advisor services, including all the features described above, plus they get three face-to-face visits with a counselor in the first six months after their loss.
- Beneficiary Companion services help them close accounts and settle important estate matters with one phone call. That way, they can focus on healing.
- Beneficiaries can order copies of *The Healing Book – Facing the Death – and Celebrating the Life – of Someone You Love* for children affected by the loss. This book can really help children at a time when they need it most – and there's no charge for it.
- Your beneficiary can choose to have your life insurance benefits paid through our Access Advantage account. That way the funds can be used right away or when they are needed. Access Advantage accounts earn interest, so important investment decisions can be made later, at a less stressful time.

This is not a contract. It is a partial listing of benefits and services that is dependent on the Plan Options chosen. This benefit overview is only one piece of your entire enrollment package. All benefits and services are subject to the conditions, limitations, exclusions and provisions listed in the contract documents: the Certificate, Policy, and/or Trust Agreement for this product. In the event of a conflict between the contract documents and this benefits description, the contract documents will prevail. If you have any questions, please contact your Human Resources/Benefits manager.

Exclusions and limitations are listed in detail in the certificate, policy or trust agreement that applies to this product.

Life insurance benefits provided under Certificate Form Number LBO A NY 0105 C REV 0209.

Cost for optional life benefits

Employee optional group term life and optional AD&D rates			
AGE	Monthly Rate per \$1,000 of coverage	AGE	Monthly Rate per \$1,000 of coverage
<25	\$0.05 / \$0.02	50-54	\$0.30 / \$0.02
25-29	\$0.05 / \$0.02	55-59	\$0.56 / \$0.02
30-34	\$0.07 / \$0.02	60-64	\$0.84 / \$0.02
35-39	\$0.09 / \$0.02	65-69	\$1.49 / \$0.02
40-44	\$0.11 / \$0.02	70-74	\$1.738 / \$0.02
45-49	\$0.17 / \$0.02	75+	\$4.125 / \$0.02

Spouse optional group term life rates – BASED ON EMPLOYEE’S AGE			
AGE	Monthly Rate per \$1,000 of coverage	AGE	Monthly Rate per \$1,000 of coverage
<25	\$0.05 / \$0.02	50-54	\$0.30 / \$0.02
25-29	\$0.05 / \$0.02	55-59	\$0.56 / \$0.02
30-34	\$0.07 / \$0.02	60-64	\$0.84 / \$0.02
35-39	\$0.09 / \$0.02	65-69	\$1.49 / \$0.02
40-44	\$0.11 / \$0.02	70-74	\$1.738 / \$0.02
45-49	\$0.17 / \$0.02	75+	\$4.125 / \$0.02

Child optional group term life rates – Monthly Rate per \$1,000 of coverage: \$0.12 / \$0.02
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How to calculate your premium

In the above rate chart, you will see monthly rates per \$1,000 of coverage. Find your age band and note the rate, then complete the information below to find your monthly, weekly, bi-weekly or semi-monthly premium.

Employee Age: _____

Employee Monthly Rate per \$1,000 of Coverage: _____ (A)

Spouse Monthly Rate per \$1,000 of Coverage: _____ (B)

Child Monthly Rate per \$1,000 of Coverage: _____ (C)

_____ of coverage X _____ (A) / 1,000 = _____ Monthly Premium for Employee (D)

_____ of coverage X _____ (B) / 1,000 = _____ Monthly Premium for Spouse (E)

_____ of coverage X _____ (C) / 1,000 = _____ Monthly Premium for Child (F)

TOTAL MONTHLY PREMIUM (D) + (E) + (F) = _____ (G)