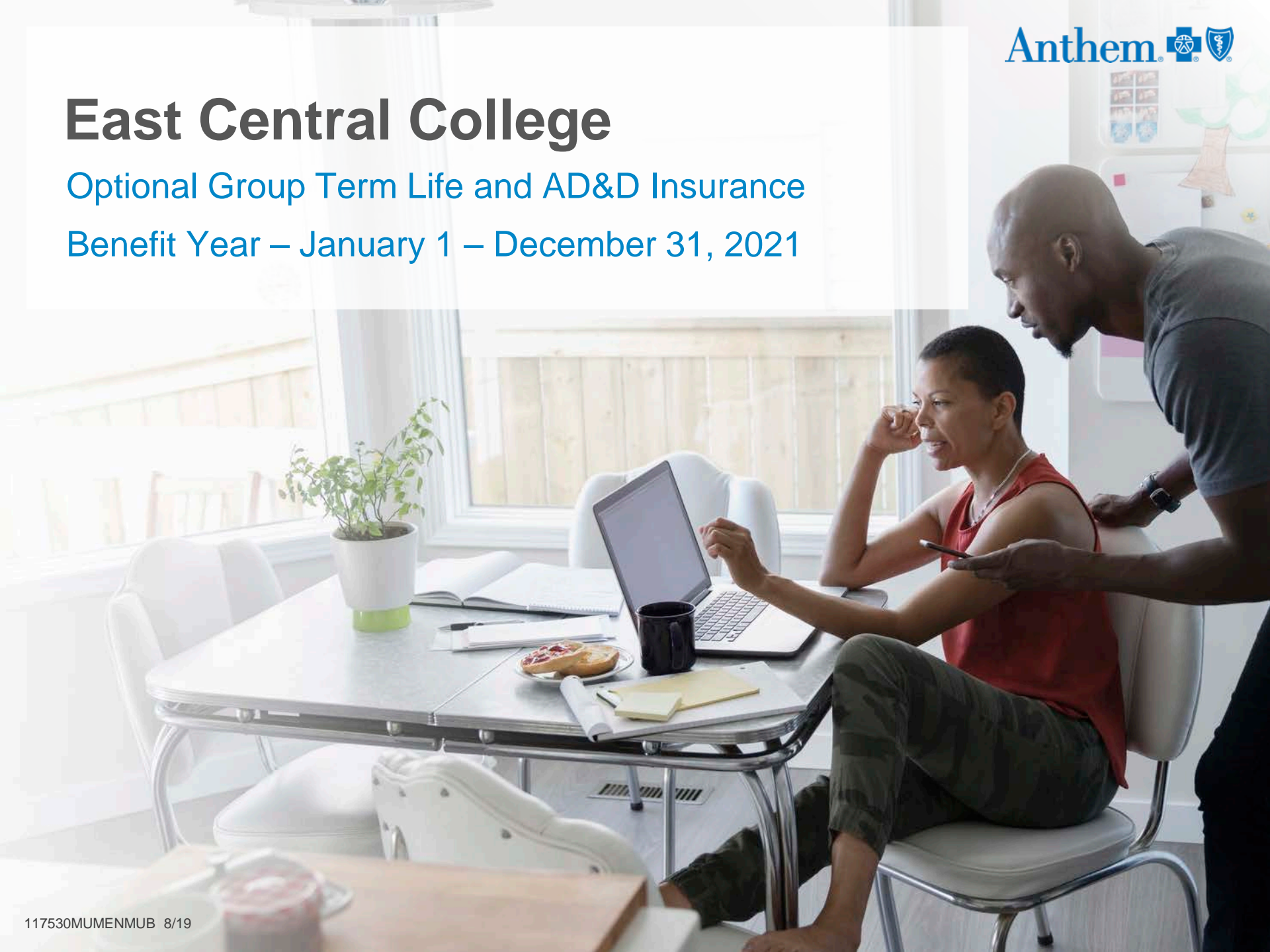


# East Central College

Optional Group Term Life and AD&D Insurance

Benefit Year – January 1 – December 31, 2021



# How much additional coverage do I need?

A few questions to ask yourself to determine how much coverage you need:

- What would my loved ones do without my income?
- How long could my family continue to pay the:
  - Mortgage or rent
  - Car payment
  - Credit card bills
  - Medical costs
  - Food and other basic living expenses
- Is my basic life insurance enough?
- Do I have money set aside for the cost of a funeral?
- Do I have life insurance for my spouse and children?



# Life Insurance Calculator

No one wants to think about life insurance. It's one of those unpleasant topics you push to the back of your mind and promise to think about "later."

But what if "later" came and your family wasn't protected?

A recent study shows that more than half of U.S. households would have trouble meeting everyday living expenses within six months if the primary wage earner died. More than a third would have trouble within just one month.\*

\* Life Happens and LIMRA, 2016 Insurance Barometer Study.

[www.lifehappens.org/industry-resources/agent/barometer2016/](http://www.lifehappens.org/industry-resources/agent/barometer2016/).

## Money you owe

*How much will be left for your family to pay?*

Mortgage balance \$ \_\_\_\_\_

Car payments \$ \_\_\_\_\_

Loans or credit cards \$ \_\_\_\_\_

## Long-term costs

*How much do your loved ones need each year?*

Utilities  
(electricity, water, phone, cable) \$ \_\_\_\_\_

Medical costs or insurance \$ \_\_\_\_\_

Food, clothing, children's activities \$ \_\_\_\_\_

Car insurance, repairs, gas \$ \_\_\_\_\_

Retirement savings \$ \_\_\_\_\_

## Future plans

*How much will your loved ones need for the future?*

College \$ \_\_\_\_\_

Other  
(such as retirement or long-term care) \$ \_\_\_\_\_

Total \$ \_\_\_\_\_



# Optional Life and AD&D

How is my Group Optional Life Different from individual coverage ?



No medical questions to answer up to the guaranteed issue limit

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Get coverage for your spouse and children at an affordable group rate

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Premiums are payroll deducted, so there are no separate bills to pay



If you need more than the guaranteed issue, the *Evidence of Insurability* process is simple

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Optional life includes portability, which isn't included in your basic life

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Next year, you'll have to answer medical questions for any amount

# Optional Group Term Life and AD&D Insurance

<b>Employee benefit</b>	\$10,000 increments to a maximum of \$500,000 or 5x your annual earnings, whichever is less
<b>Spouse benefit</b>	\$5,000 increments to \$250,000, limited to 50% of employee benefit
<b>Child benefit*</b>	\$1,000 increments to \$10,000, limited to 50% of employee benefit; one rate covers all children
<b>Guaranteed issue</b>	Employee: \$150,000; Spouse: \$50,000; Child(ren): \$10,000
<b>Conversion/portability</b>	If your employment ends, you can apply to convert to another Anthem plan without a health exam/Evidence of Insurability
<b>Age reduction</b>	Benefit is reduced by 35% at age 65; 60% at age 70; 75% at age 75; 85% at age 80
<b>Optional AD&amp;D</b>	Benefit is automatically added (available) when employee, (spouse and child) enrolls in Optional Life
<b>Living benefit</b>	75% up to \$250,000

\*Child coverage from 15 days to age 26.

# AD&D Coverage Highlights

Anthem Life's AD&D plans automatically include these extra benefits for no additional charge.

<b>Seat Belt Benefit</b>	Pays an extra benefit in addition to the accidental death benefit of the lesser of 10% of the accidental death benefit or \$15,000, when an employee is wearing a seat belt and dies in a covered motor vehicle accident.
<b>Air Bag Benefit</b>	An extra benefit of 10% of the accidental death benefit or \$10,000, whichever is less, is paid when an employee dies in a covered motor vehicle accident when the vehicle is equipped with an air bag and the employee was wearing a seat belt.
<b>Child Education Benefit</b>	If an employee who dies from a covered accident has children in college or in the 12th grade and about to begin college, Anthem Life will pay the lesser of 1.25% of the employee's accidental death benefit or \$3,500 per academic term to help cover the children's college tuition. This benefit is payable over four years for each eligible child.
<b>Repatriation Benefit</b>	If an employee dies from a covered accident while traveling more than 75 miles from home, Anthem Life will pay up to \$5,000 in preparation and transportation expenses to return the body.
<b>Coma Benefit</b>	It's certainly hard on a family if a wage earner is unable to work – and even more stressful if the person is in a coma as the result of an accident. To help in this situation, Anthem Life will pay 1% of the AD&D benefit per month for every month an employee is in a coma, up to the full AD&D benefit amount.*
<b>Common Carrier Benefit</b>	If your employee has an accidental loss from a public transportation accident, we'll increase the amount payable by an additional 25%.*

# AD&D Coverage Highlights

Accidents can have many unforeseen results. Anthem Life offers AD&D options to help your employees and their families deal with the adjustments that may come with an accidental loss.

<b>Artificial Limb Benefit</b>	This benefit helps pay for a prosthetic device to replace arms, legs or eyes that were eligible losses under the Anthem Life AD&D plan, up to a maximum combined benefit of \$20,000.
<b>Home Alteration &amp; Vehicle Modification Benefit</b>	Loss of the use of limb can affect an employee's ability to drive or require adaptive modifications to their home. We can help by reimbursing up to \$10,000 for home and/or vehicle modifications that result from a covered accident.
<b>Physical Therapy Benefit</b>	Accidental losses can also result in the need for physical therapy treatments. The employee's AD&D coverage can help with the costs of physical therapy for up to two years after a covered accident, up to \$3,000.
<b>Rehabilitation Benefit</b>	Accidental losses can also result in the need for a rehabilitation program so the employee can work. The employee's AD&D coverage can help with the costs of a rehabilitation program for up to two years after a covered accident, up to \$5,000.
<b>Surgical Reattachment Benefit</b>	If an employee loses a limb in a covered accident that's then reattached, we know that some residual loss of use of the limb is common. That's why we pay 50% of the dismemberment benefit that would have been payable if the limb was lost.

# Portability and Conversion

What are my options if I leave the company?

## Portability:

- Keep your current optional life coverage until age 70
- Keep your same benefits and affordable group rates
- Request from East Central College within 31 days of job change

## Conversion:

- Convert your current coverage to an individual whole life policy
- Choose a whole life plan and benefits that suit your lifestyle and keep it for as long as you wish
- Request from East Central College within 31 days of job change



# Age Reduction Benefit

What is the Age Reduction Benefit?

Benefits after age 65 are reduced.

Benefit is reduced by 35% at age 65; 60% at age 70; 75% at age 75; 85% at age 80

Birthday	Benefit Percentage
65	35%
70	60%
75	75%
80	85%

# Living Benefit

You can ask for up to 75% of your group term life and 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

What is the waiver of premium Benefit?

If you become Totally Disabled while You are insured and prior to Your 60th birthday then subject to the terms of the Policy and this provision, no premium payment will be required for Your Basic and Optional Life Insurance coverage as of the date You satisfy the Elimination Period.

The amount of insurance will be the amount in effect as of the date You became Totally Disabled, subject to any reductions listed in the Age Reductions provision while You are Totally Disabled.

Premiums for Dependent's insurance coverage will not be waived.

# Beneficiary

## What you need to know.

The beneficiary is the person or persons You designate to receive any benefit payable because of Your death. The designation must be made in a Written statement on a form approved by Us.

You may change beneficiaries at any time, subject to applicable law. To do so, You must provide a Written statement on a new form.

Any designation or change of beneficiary will be effective on the date of its execution, regardless of whether or not You are living at the time it is given to Us. In the event You die before any designation or change is recorded, any death benefit We may have already paid will be deducted from the amount payable to a newly named beneficiary.

If You designate more than one person to share any death benefit, You should specify on the form how the benefit is to be divided among them. Otherwise, they will share the benefit equally. All rights of any beneficiary cease if he or she dies before You do.



# 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.

# How to Enroll in Optional Life and AD&D Insurance

Your Optional Life Benefit may be purchased in **\$10,000** increments to a maximum benefit of the lesser of **\$500,000, or 5 times Annual Earnings.**

**Guarantee Issue Amount** means an amount of insurance for which We do not require Proof of Insurability.

**Proof of Insurability** means evidence satisfactory to Us of a person's health and other information related to insurability which enables Us to determine whether the person can become insured, or is eligible for an increase in coverage.

Proof of Insurability will be required for Optional Life Benefit amounts of more than \$150,000.

No amount of Your Optional Life Insurance in excess of the Guaranteed Issue Amount shall become effective prior to our approval of Proof of Insurability.

Your amount of Optional Life Insurance will be subject to any reductions listed in the Age Reductions provision of the Policy.

# Optional Life/AD&D Rates

## 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

# Frequently Asked Questions

Timely enrollment is required for new employees. Employees hired after the effective date of the plan will become eligible for insurance after completing the waiting period specified in the policy.

If employees do not enroll in any contributory program within 31 days of first becoming eligible, they will be required to furnish evidence of insurability at their own expense.



# Glossary of Terms

<b>Evidence of Insurability</b>	Evidence that is satisfactory to Us that the terms and provisions of the Policy have been met. May include but is not limited to: questionnaires, physical exams, or Written documentation and records as required by Us.
<b>Accidental Death and Dismemberment</b>	Provides a benefit in the case of the member's death or dismemberment when due to an accident.
<b>Child benefit*</b>	Coverage will end on the end of the calendar month in which the Child attains age 26.
<b>Guaranteed issue</b>	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.
<b>Conversion/portability</b>	If your employment ends, you can apply to convert to another Anthem plan without a health exam/Evidence of Insurability
<b>Age reduction</b>	Benefit is reduced by 35% at age 65; 60% at age 70; 75% at age 75; 85% at age 80
<b>Optional AD&amp;D</b>	Benefit is automatically added (available) when employee, (spouse and child) enrolls in Optional Life
<b>Living benefit</b>	75% up to \$250,000
<b>Spouse</b>	Legal Spouse or registered Domestic Partner as defined under the Policy.

# Summary of Life/AD&D Insurance Benefits



AnthemLife

## Your 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 01/01/2021

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



AnthemLife

## 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 01/01/2021

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.



AnthemLife

## Group Long Term Disability Insurance

East Central College  
Benefits effective 01/01/2021

How would your family meet its day-to-day financial obligations if you faced a serious disability and were unable to work? Group Long Term Disability Insurance answers that concern by providing income if your finances are ever interrupted because of a disability. Please review your benefit certificate for specific plan details, eligibility definitions, limitations and exclusions.

<b>Group term life insurance benefit amount:</b> \$50,000 Your family or beneficiary will get the benefit amount if you pass away.
<b>Accidental death and dismemberment insurance benefit amount:</b> \$50,000 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).
<b>Benefits after age 65</b> You will still have benefits after you turn 65, though they will reduce as follows: 35% at age 65; 60% at age 70; 75% at age 75; 85% at age 80 <i>All benefits end at retirement.</i>
<b>Living Benefit (accelerated death benefit)</b> You can ask for up to 75% of your group term 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.
<b>Waiver of premium</b> 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.
<b>Conversion</b> 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.
<b>Additional accidental death and dismemberment insurance benefits</b> Your AD&D coverage also includes extra benefits that also pay for certain losses: <i>Seat Belt Benefit</i> if you die in an auto accident while wearing a seatbelt and <i>Air Bag Benefit</i> if you die in an auto accident while wearing a seatbelt in a car that has an airbag. <i>Child Education Benefit</i> helps pay your eligible child's college costs if you die in an accident; <i>Reparation Benefit</i> , helps pay costs to prepare and transport your body if you die in an accident more than 75 miles from home. <i>Common Carrier Benefit</i> if you die in a public transportation accident; <i>Coma Benefit</i> if you are in a coma due to an accident.
<b>Resource Advisor</b> 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 <a href="http://www.resourceadvisor.anthem.com">www.resourceadvisor.anthem.com</a> , program name "anthemresourceadvisor". You can also access Resource Advisor benefits by calling (888) 209-7840.

<b>Optional group term life insurance benefit amount</b> 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 \$50,000 if it's not approved by Anthem Life.
<b>Optional accidental death and dismemberment insurance benefit amount (Employee, Spouse and Child(ren):</b> 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).
<b>Optional life coverage for your family</b> 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. <i>Dependents' coverage may not exceed 50% of the employee's benefit amount.</i>
<b>Benefits after age 65</b> 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 <i>All benefits end at retirement.</i>
<b>Living Benefit (accelerated death benefit)</b> 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.
<b>Waiver of premium</b> 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.
<b>Portability of optional life insurance</b> 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.

<b>Group long term disability benefit amount:</b> 67% of monthly earnings up to a maximum monthly benefit of \$6,000. The benefit amount is the payment you may receive if you become disabled. See your benefit certificate for specific information about how your benefit is calculated, including offsets and deductions from your benefit.
<b>Elimination period</b> The elimination period is how long you must be disabled before benefits begin: 90 days
<b>Benefit duration</b> If needed, your benefits will be paid: to age 65 Reducing Benefit Duration Note: Please see your certificate for specific maximum payment durations based on age at the time of disability. Benefits paid at the time you are disabled may vary from the benefit duration period shown.
<b>Partial disability benefits</b> If you are able to return to work part-time, you may still receive a portion of your long term disability benefit to help fill the gap in your income.
<b>Survivor benefit</b> If you pass away after receiving Long Term Disability benefits for at least 180 consecutive days, and are receiving benefits at the time of your death, a lump-sum payment benefit will be paid to your beneficiary. The Survivor Benefit is equal to three times your monthly benefit.
<b>Vocational rehabilitation</b> We may provide services, such as vocational testing and training, job modifications and job placement to help you return to active employment if you suffer a disability.
<b>Social Security assistance</b> If you are receiving long term disability benefits, we will help you apply for Social Security and, if necessary, offer guidance through the appeal process.
<b>Resource Advisor</b> This support program comes with your long term disability 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 <a href="http://www.resourceadvisor.anthem.com">www.resourceadvisor.anthem.com</a> , program name "anthemresourceadvisor". You can also access Resource Advisor benefits by calling (888) 209-7840.

<https://www.eastcentral.edu/hr/insurance-benefits/>

# Resource Advisor

Help with issues at work or home,  
for you and your household members



## **Counseling**

- 24/7 toll-free phone consultations
- Up to 3 face-to-face counseling sessions per issue
- Grief counseling



## **Consultation**

- Unlimited legal and financial consultations by phone
- Also available to beneficiaries



## **Online services, tools and resources**

- Online will planning, living wills, legal forms
- Financial tools and calculators
- Identity theft services



## **Work/life resources**

- Child care, eldercare, college locators and more



Go to  
[resourceadvisor.anthem.com](https://resourceadvisor.anthem.com).

Or call  
**1-888-209-7840** with the program  
name **ResourceAdvisor**.



# Travel Assistance

Support when you're more than  
100 miles away from home











- Emergency assistance
- Finding doctors, dentists and hospitals
- Emergency cash transfers (up to \$100,000)
- Returning children and traveling companions home (up to \$5,000)
- Arranging bedside visits (up to \$5,000)
- Repatriation services (up to \$10,000)
- Emergency cash advances for medical payments, legal assistance or bail
- Predeparture information
- Passport and immunization requirements
- Travel advisories
- Currency exchange rates





# Perks at Work

Discounts on things  
you use every day

-  Gym memberships
-  Weight loss programs
-  Vitamins and supplements
-  Vision supplies and services
-  Hotels, flights and vacation services
-  TVs, computers, tablets, phones and video games
-  Amusement parks
-  Movie tickets
-  Employee car-buying service
-  Restaurant gift certificates





Anthem Blue Cross and Blue Shield is the trade name of: In Colorado: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc. In Connecticut: Anthem Health Plans, Inc. In Georgia: Blue Cross Blue Shield Healthcare Plan of Georgia, Inc. In Indiana: Anthem Insurance Companies, Inc. In Kentucky: Anthem Health Plans of Kentucky, Inc. In Maine: Anthem Health Plans of Maine, Inc. In Missouri (excluding 30 counties in the Kansas City area): RightCHOICE® Managed Care, Inc. (RIT), Healthy Alliance® Life Insurance Company (HALIC), and HMO Missouri, Inc. RIT and certain affiliates administer non-HMO benefits underwritten by HALIC and HMO benefits underwritten by HMO Missouri, Inc. RIT and certain affiliates only provide administrative services for self-funded plans and do not underwrite benefits. In Nevada: Rocky Mountain Hospital and Medical Service, Inc. HMO products underwritten by HMO Colorado, Inc., dba HMO Nevada. In New Hampshire: Anthem Health Plans of New Hampshire, Inc. HMO plans are administered by Anthem Health Plans of New Hampshire, Inc. and underwritten by Matthew Thornton Health Plan, Inc. In Ohio: Community Insurance Company. In Virginia: Anthem Health Plans of Virginia, Inc. trades as Anthem Blue Cross and Blue Shield in Virginia, and its service area is all of Virginia except for the City of Fairfax, the Town of Vienna, and the area east of State Route 123. In Wisconsin: Blue Cross Blue Shield of Wisconsin (BCBSWI), underwrites or administers PPO and indemnity policies and underwrites the out of network benefits in POS policies offered by CompCare Health Services Insurance Corporation (CompCare) or Wisconsin Collaborative Insurance Corporation (WCIC). CompCare underwrites or administers HMO or POS policies; WCIC underwrites or administers Well Priority HMO or POS policies. Independent licensees of the Blue Cross and Blue Shield Association. Anthem is a registered trademark of Anthem Insurance Companies, Inc.