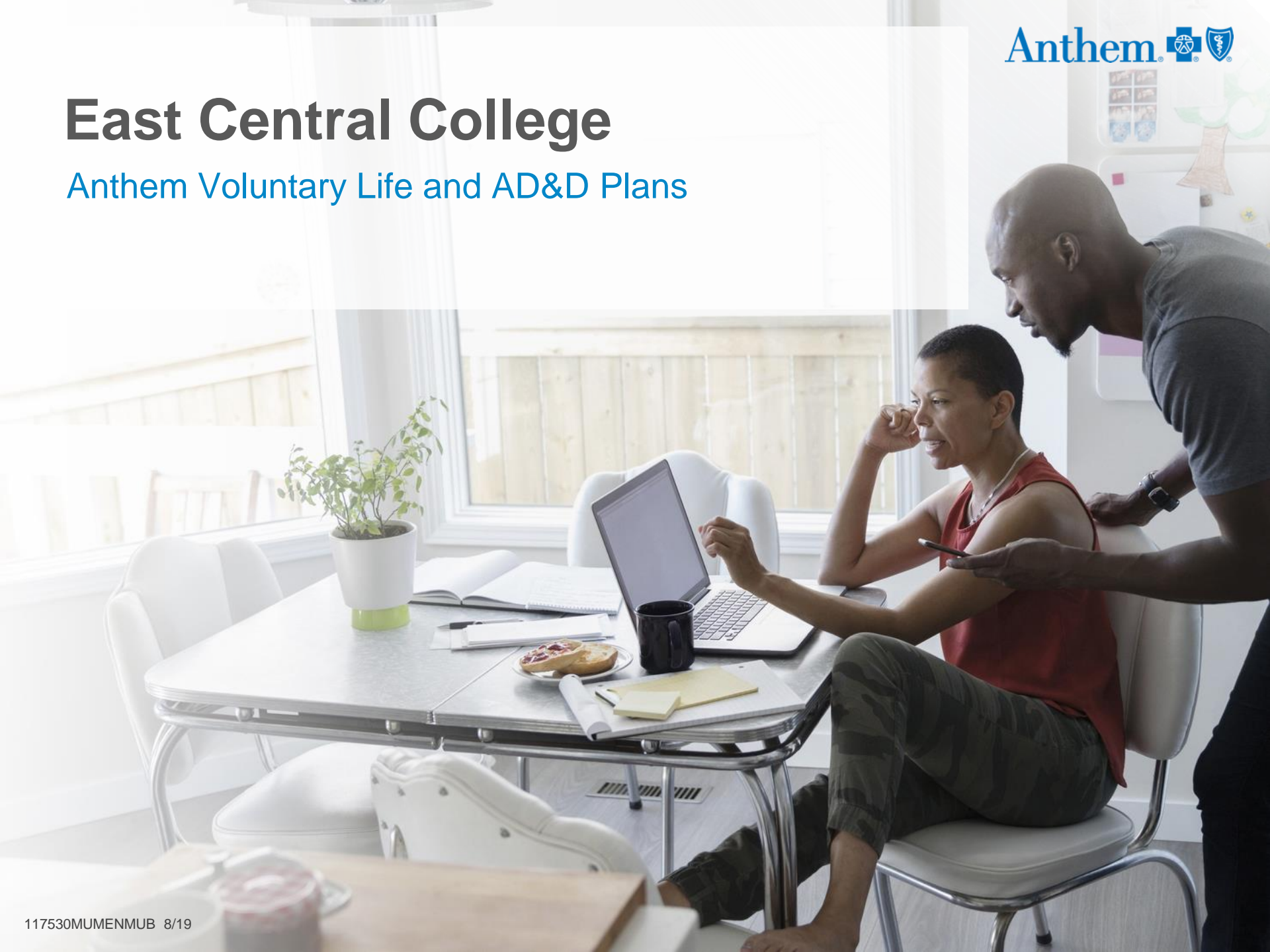


East Central College

Anthem Voluntary Life and AD&D Plans



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/.

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



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



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



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



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



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

Voluntary Life and AD&D

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

Seat Belt Benefit	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.
Air Bag Benefit	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.
Child Education Benefit	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.
Repatriation Benefit	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.
Coma Benefit	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.*
Common Carrier Benefit	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.

Artificial Limb Benefit	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.
Home Alteration & Vehicle Modification Benefit	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.
Physical Therapy Benefit	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.
Rehabilitation Benefit	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.
Surgical Reattachment Benefit	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

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.

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





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