

Anthem® Life



Anthem®



# LIFE AND DISABILITY PROTECTION

HEALTH

DENTAL

VISION

LIFE

DISABILITY

EAP

FOR GROUPS WITH 51+ EMPLOYEES:

- Affordable Group Term Life Insurance
- Short and Long Term Disability Insurance
- Optional Group Term Life Insurance



# GIVE YOUR EMPLOYEES THE LIFE AND DISABILITY PROTECTION THEY WANT

When it comes to life and disability benefits, Anthem Life has something for everyone. Your employees get the protection they're looking for thanks to a wide range of flexible plans and you get the convenience that comes from doing business with one company.

## WHY LIFE INSURANCE?

Both large and small group employers agree that life insurance coverage is the most important non-medical benefit to offer employees.<sup>1</sup> Let's face it – employees want to know that their loved ones are protected if something should happen to them. When the designated beneficiary like a spouse or child receives a payout from life insurance, he or she can use the money to cover funeral costs and help supplement the employee's lost income for ongoing expenses like a mortgage, car payment and college tuition. In fact, experts recommend life insurance benefits with payouts that will cover the family's anticipated expenses for five years plus funeral costs. According to the Federal Trade Commission, these days many funerals run well over \$10,000<sup>2</sup>.

Adding Optional Group Term Life Insurance lets employees purchase additional coverage beyond what you provide. And you don't pay anything for it. So why not let your employees have the option of buying even more protection?

## WHY DISABILITY INSURANCE?

Disability can mean less productivity for your organization and income loss for your employees. Anthem Life can help employees with disabilities return to work faster and bridge the financial gap by offering some income replacement. Making disability benefits available is a terrific—and affordable—way to attract and retain your employees, while providing valuable protection for their earnings and health. Our Short Term Disability Insurance offers benefits for short term absences, including pregnancy. To protect against longer disabilities, you can add Long Term Disability Insurance coverage.

## COUNT ON ANTHEM LIFE

Anthem Life is part of the largest health benefits company in the nation. Together with our sister companies, we cover more than 96,000 groups and approximately 6 million members, and we are the largest group life insurance carrier in the under 100 lives market. That means we have the expertise, experience and size to provide secure life and disability insurance options beyond the traditional coverage you're used to. (Wait until you hear about our innovative Resource Advisor program.) And we have also earned an A.M. Best Rating of "A" (Excellent).

<sup>1</sup> Life Insurance Marketing Research Association (LIMRA)

<sup>2</sup> Federal Trade Commission; Funerals: A Consumer Guide; posted on FTC website ([www.ftc.gov](http://www.ftc.gov))



## LIFE AND DISABILITY BENEFITS

Choose the right coverage and benefit amounts for you

# GETTING STARTED – HOW TO CHOOSE THE RIGHT COVERAGE AND BENEFIT AMOUNT.

### GROUP TERM LIFE INSURANCE

For Group Term Life Insurance, you can select a specific dollar amount or a benefit that is based on an employee's salary. When choosing what to offer your employees, remember that you want to offer a life insurance payout to cover the family's anticipated expenses for five years plus funeral costs. You can offer a life benefit of one to five times an employee's salary or a specific dollar amount from \$10,000 to \$250,000 for groups with 51-99 employees or \$10,000 to \$500,000 for groups with 100 or more employees.

### OPTIONAL GROUP TERM LIFE INSURANCE

If you've got 51-99 employees, you can sponsor an optional life insurance program where employees get to choose their own benefit amount based on either of the following:

- a specific benefit between \$10,000 and \$300,000 where employees choose their benefit levels, or
- one to five times each employee's annual salary – up to a maximum of \$300,000.

For groups of 100 or more, you can sponsor an optional life insurance program where employees get to choose their own benefit amount based on either of the following:

- a specific benefit between \$10,000 and \$500,000 where employees choose their benefit levels, or
- one to five times each employee's annual salary – up to a maximum of \$500,000.

If you're offering both Group Term Life Insurance and Optional Group Term Life Insurance, a combined coverage maximum will be set for your group.

Talk to your benefit advisor if you are also interested in offering voluntary Accidental Death and Dismemberment.

### DISABILITY INSURANCE

Benefit levels are designed to help financially support employees with a disability, while also offering them an incentive to return to work. You can choose to offer weekly short term disability benefits based on a specific dollar amount or a percentage of salary. You can also choose from several benefit schedules that determine when benefits begin and end. Check out all the plan design options on page 14 and 15. Remember to avoid duplicating benefits by selecting a Long Term Disability period that picks up where your Short Term Disability coverage ends.

#### Standard benefit choices are:

- 50 percent of weekly earnings.\*
- 60 percent of weekly earnings.\*
- 67 percent of weekly earnings.\*
- a specific dollar amount of \$200 or \$250 per week.

\*The maximum payout is \$1,500 per week.

Keep the protection going with Long Term Disability Insurance. **Standard options are:**

- 50 percent of monthly earnings.
- 60 percent of monthly earnings.
- 67 percent of monthly earnings.

Generally the maximum payout can range from \$2,500 to \$10,000 per month for groups of 51-99 employees and \$2,500 to \$15,000 for groups of 100 or more employees.

For both short- and long-term disability, you choose whether to include commissions, bonuses, overtime pay or other compensation in the definition of earnings.

Be sure to talk to your benefits advisor if you're interested in our voluntary disability products.

## GET COVERAGE, NOT HASSLES

Your employees don't have to provide any health information to get the guaranteed level of coverage. Medical questions and underwriting approval are required for employees who want additional coverage beyond the guaranteed level of coverage and for those who sign up after the enrollment period. For Short and Long Term Disability insurance, regardless of which plan you choose, your employees don't have to provide any health information to qualify for coverage. Completed questionnaires are only required for employees who enroll after the eligibility period.

## EXCELLENT RATES

For groups that take Optional Group Term Life Insurance, your employees' premiums are based on your group's rate table, which is broken down into five-year age bands. So, for example, employees ages 30-35 pay a certain rate and employees ages 36-40 may pay a slightly higher rate. Rates only

change when they move into a new age band. Even then, rates won't change until the group's annual renewal, not mid-year. And you can add Optional AD&D coverage at the same time. You'll learn more about AD&D in the coming pages, but it's helpful to know that the Optional AD&D premium for each employee is based on the group's rate, regardless of age.

For group life and disability products, each employee's premium is based on the group rate, regardless of the employee's age.

## EXCELLENT SERVICE

Your employees, dependents, and beneficiaries will receive superior claim service when calling our toll-free claims phone number. Plus, the Anthem Life Access Advantage program conveniently distributes life benefit payments of \$10,000 or more in an interest-bearing checking account. This lets beneficiaries use the funds for immediate needs, while relieving them of important investment decisions during a stressful time.

**LIMRA International reports that Social Security rejects nearly 70 percent of initial disability applications. It's no surprise then that nearly half of all home foreclosures are a direct result of disabilities.**

(Source: The Housing and Home Finance Agency of the U.S.)

### FLEXIBLE FEATURES.

Many standard and optional features are available to make this important coverage right for your employees and your organization. Sound appealing? Be sure to read The Details section for the specifics.

#### For Group Term Life, Optional Group Term Life:

- **EXTRA BENEFITS FOR ACCIDENTS.** The Accidental Death & Dismemberment feature makes an additional payment equal to the life benefit if an employee dies as a result of an accident or within a year of the accident. Coverage can also include an extra payment for unique situations, like an accident involving a seat belt or air bag.
- **COVERAGE FOR DEPENDENTS.** Dependent life coverage pays a benefit to the employee if his or her spouse or child dies. And dependents don't have to worry about answering medical questions.
- **BENEFITS FOR TERMINALLY ILL EMPLOYEES.** An employee under age 60 who has a terminal illness and less than 12 months to live can request an early payout of the life insurance benefit—to help pay for medical treatments or for other reasons. The life insurance amount is then reduced by the payout amount.
- **WAIVER OF PREMIUM FOR EMPLOYEES WITH DISABILITIES.** Employees on disability leave are facing enough financial hardship, so this standard feature waives life insurance premiums while an employee is totally disabled and out of work (and following their waiting period).
- **RESOURCE ADVISOR OFFERS SUPPORT SERVICES.** Employees and family members can receive free and confidential access to valuable work/life support services, like help finding a child care provider, online wills, and even face-to-face counseling.
- **TRAVEL ASSISTANCE WHILE AWAY FROM HOME.** When traveling 100 or more miles from home, employees and dependents can take comfort in knowing they have emergency medical assistance and travel services available – all from a 24-hour multilingual call center.



- **CONTINUATION OF COVERAGE.** If an employee's coverage ends due to a layoff, leave of absence, or disability, this standard feature allows coverage to be continued for a period of time by paying the premium.
- **COVERAGE EMPLOYEES CAN TAKE WITH THEM.** The portability feature allows employees to keep their Optional Life coverage after they leave your company. And our conversion feature lets them and their dependents convert to an individual whole life policy.

**For Short Term Disability:**

- **MATERNITY BENEFITS:** Short term disability benefits are paid for a pregnancy the same as a disability caused by an illness.
- **COVERAGE FOR PARTIAL DISABILITIES:** Employees have the option to return to work part-time while receiving a portion of the disability benefit amount.

**For Long Term Disability:**

- **COVERAGE FOR RECURRING DISABILITIES:** If your employees return to work from disability, are at work for less than six months, and become disabled again due to the same cause, we will resume monthly disability payments without a new waiting period.
- **WAIVER OF PREMIUM:** Long Term Disability Insurance premiums are waived while an employee is on disability and receiving benefits.
- **COVERAGE FOR PARTIAL DISABILITIES:** During the first 12 months of a partial disability, employees can work and replace up to 100 percent of their pre-disability earnings by combining their salary with the Long Term Disability benefit.
- **WORKPLACE MODIFICATION:** We may reimburse you for costs to help an employee with a disability return to work.

**RESOURCE ADVISOR**

Included with disability and life insurance coverage from Anthem Life, Resource Advisor gives employees and family members free and confidential access to valuable work/life support services, including:

- Face-to-face visits with a counselor for beneficiaries and employees with a disability
- Legal/financial consultations
- 24/7 telephone counseling and referral services; and
- Web site resources including wills and power of attorney forms

- **RETURN TO WORK OPTION:** If employees try unsuccessfully to return to work, they do not have to fulfill a new waiting period, as long as they qualify.
- **VOCATIONAL REHABILITATION:** Vocational testing and training, job modification, and job placement services are available to help a disabled employee return to active employment.
- **SOCIAL SECURITY ASSISTANCE:** We can help employees receiving disability benefits apply for Social Security.
- **COST OF LIVING FREEZE:** Once they begin, monthly benefits will not be reduced due to cost-of-living increases in other benefit sources such as Social Security.
- **WORK RETENTION BENEFIT:** We can help an employee with a condition that may eventually result in a disability remain at work by developing a vocational rehabilitation program for the employee that may include training, education, accommodation or assistive technology.
- **SURVIVOR BENEFITS:** If an employee is receiving benefits for at least 180 days at the time of death, his or her beneficiary is eligible for a lump-sum benefit equal to three monthly payments.

## LIFE AND DISABILITY BENEFITS

Benefits group employers need

### YOUR SINGLE SOURCE FOR EMPLOYEE BENEFITS

As you can see, there's a lot to gain from our unique contract flexibility and consultative approach. In addition to our competitive life insurance and short and long term disability programs, we can help you craft a benefit package that includes the right balance of employer and employee-funded products. Plus, you can eliminate the hassles of working with multiple carriers and combine the dependability, convenience, and financial security you get from Anthem Life with Anthem Blue Cross and Blue Shield's health, prescription, dental, vision and employee assistance programs.



**More than 75 percent of people whose spouses died prematurely (between the ages of 30 and 55) feel they did not have adequate life insurance coverage. So surviving family members are working additional jobs, borrowing money, withdrawing from investments, and moving to smaller housing.**

**(National Association of Insurance and Financial Advisors)**

## DETAILS FOR GROUP TERM LIFE INSURANCE

For groups with 51+ employees

# GROUP TERM LIFE

Rates	Ask for a quote because the premium for each employee is based on your group's rate, regardless of the employee's age.																						
Rate guarantee	Two years																						
Benefit payments	<p><b>Groups of 51-99 employees:</b> 1 to 5 times salary or a specific dollar amount from \$10,000 - \$250,000</p> <p><b>Groups of 100+ employees:</b> 1 to 5 times salary or a specific dollar amount from \$10,000 - \$500,000</p> <p><i>A lower maximum may be set by underwriting</i></p>																						
AD&D benefits	<p>The AD&amp;D benefit is equal to the life benefit. Half of the benefit is payable for loss of sight in one eye, a limb, hearing, or speech. One quarter of the benefit is payable for the loss of multiple digits on the same hand, and one eighth is payable for loss of all toes on the same foot. The full benefit is payable for multiple losses. Benefits are also payable for paralysis.</p> <p>The following additional benefits are paid for specified losses:</p> <table border="1"> <thead> <tr> <th>BENEFIT</th> <th>DESCRIPTION</th> <th>PAYMENT AMOUNT</th> </tr> </thead> <tbody> <tr> <td>Seat belt benefit:</td> <td>Payable when an employee is wearing a seat belt and dies in a covered accident</td> <td>\$15,000 or 10% of employee's AD&amp;D benefit, whichever is less</td> </tr> <tr> <td>Air bag benefit:</td> <td>Payable when an accident involves an employee traveling in a car with an air bag and death occurs</td> <td>\$10,000 or 10% of employee's AD&amp;D benefit, whichever is less</td> </tr> <tr> <td>Child education benefit:</td> <td>Pays a benefit per academic term to help cover a child's college tuition</td> <td>\$3,500 or 1.25% of employee's AD&amp;D benefit, whichever is less; up to \$20,000 is payable over four years for each eligible child</td> </tr> <tr> <td>Repatriation benefit:</td> <td>Payable for an employee's death that occurs more than 75 miles away from home</td> <td>Up to \$5,000 in preparation and transportation expenses</td> </tr> <tr> <td>Coma benefit: <i>(For groups of 100+ employees)</i></td> <td>Pays a benefit if an employee is in a coma for at least 31 days due to an accident</td> <td>1% per month for each month of coma, up to the employee's full AD&amp;D benefit</td> </tr> <tr> <td>Common carrier benefit: <i>(For groups of 100+ employees)</i></td> <td>Pays a benefit for an employee's death in a public transportation accident involving an airplane, train, or bus</td> <td>25% of the employee's AD&amp;D benefit</td> </tr> </tbody> </table>		BENEFIT	DESCRIPTION	PAYMENT AMOUNT	Seat belt benefit:	Payable when an employee is wearing a seat belt and dies in a covered accident	\$15,000 or 10% of employee's AD&D benefit, whichever is less	Air bag benefit:	Payable when an accident involves an employee traveling in a car with an air bag and death occurs	\$10,000 or 10% of employee's AD&D benefit, whichever is less	Child education benefit:	Pays a benefit per academic term to help cover a child's college tuition	\$3,500 or 1.25% of employee's AD&D benefit, whichever is less; up to \$20,000 is payable over four years for each eligible child	Repatriation benefit:	Payable for an employee's death that occurs more than 75 miles away from home	Up to \$5,000 in preparation and transportation expenses	Coma benefit: <i>(For groups of 100+ employees)</i>	Pays a benefit if an employee is in a coma for at least 31 days due to an accident	1% per month for each month of coma, up to the employee's full AD&D benefit	Common carrier benefit: <i>(For groups of 100+ employees)</i>	Pays a benefit for an employee's death in a public transportation accident involving an airplane, train, or bus	25% of the employee's AD&D benefit
BENEFIT	DESCRIPTION	PAYMENT AMOUNT																					
Seat belt benefit:	Payable when an employee is wearing a seat belt and dies in a covered accident	\$15,000 or 10% of employee's AD&D benefit, whichever is less																					
Air bag benefit:	Payable when an accident involves an employee traveling in a car with an air bag and death occurs	\$10,000 or 10% of employee's AD&D benefit, whichever is less																					
Child education benefit:	Pays a benefit per academic term to help cover a child's college tuition	\$3,500 or 1.25% of employee's AD&D benefit, whichever is less; up to \$20,000 is payable over four years for each eligible child																					
Repatriation benefit:	Payable for an employee's death that occurs more than 75 miles away from home	Up to \$5,000 in preparation and transportation expenses																					
Coma benefit: <i>(For groups of 100+ employees)</i>	Pays a benefit if an employee is in a coma for at least 31 days due to an accident	1% per month for each month of coma, up to the employee's full AD&D benefit																					
Common carrier benefit: <i>(For groups of 100+ employees)</i>	Pays a benefit for an employee's death in a public transportation accident involving an airplane, train, or bus	25% of the employee's AD&D benefit																					

The benefit description(s) contained in this brochure are intended to be a brief coverage and are not intended to be a legal contract.

The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate and Schedule of Benefits.

In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.

Dependent life	You may select from one of the following options, or you may elect to offer multiple options under a class-based plan:	
	<b>SPOUSE COVERAGE</b>	<b>DEPENDENT COVERAGE</b>
	\$20,000	\$10,000 for each child
	\$15,000	\$7,500 for each child
	\$10,000	\$5,000 for each child
	\$5,000	\$2,500 for each child
	\$2,500	\$1,000 for each child
	\$2,000	\$1,000 for each child
Dependent coverage may not exceed 50 percent of the employee's life benefit amount.		
Waiver of premium	Standard; if an employee under age 60 becomes disabled, premiums are waived after the first six months of a total disability. Waiver ends at age 65 or at retirement, whichever comes first.	
Accelerated death benefits	Standard; if an employee has a terminal illness; pays up to 75 percent of the life benefit, up to \$250,000. <i>If Group Term Life is offered in combination with Optional Group Term Life Insurance, the maximum combined accelerated death benefit under the two plans is \$250,000.</i>	
Continuation of coverage	Standard; if coverage ends due to a layoff or leave of absence, employees can continue coverage for up to three months by paying the premium; if due to a disability, up to six months.	
Conversion	Employees and their dependents may have the right to convert to an individual whole life policy if coverage is terminated.	
Participation	All eligible employees must be enrolled if coverage is employer-paid; 75 percent participation is necessary when employees contribute to the plan. (Employers must contribute at least 25 percent of Group Term Life premium for employee coverage.)	
Employee eligibility	30 hours per week work requirement. Coverage ends at retirement.	
Dependent eligibility	Eligible children are those between the ages of 15 days and 19 years (or up to age 24 if they are qualified as full-time students). Coverage for a spouse ends at age 70 or when the employee's coverage ends. <i>If optional life is offered in combination with Group Term Life, the employee's spouse and children are only eligible for dependent coverage under the Group Term Life Insurance plan.</i>	
Reduction schedule	<p><b>EMPLOYER MAY CHOOSE ONE OF THE FOLLOWING OPTIONS:</b></p> <ul style="list-style-type: none"> <li>· The benefit amount payable is reduced by 35 percent for employees ages 65-69 and by 50 percent for ages 70 and older.</li> <li>· The benefit amount payable is reduced by 50 percent for ages 70 and older.</li> </ul> <p><b>ADDITIONAL OPTIONS FOR GROUPS OF 100 OR MORE EMPLOYEES:</b></p> <ul style="list-style-type: none"> <li>· The benefit amount payable is reduced by 35 percent at age 65, 60 percent at age 70, 72 percent at age 75, and 80 percent at age 80.</li> <li>· The benefit amount payable is reduced by 35 percent at age 70 and 50 percent at age 75.</li> <li>· The benefit amount payable is reduced by 35 percent at age 65, 40 percent at age 70, 30 percent at age 75, and 30 percent at age 80.</li> <li>· No reduction; subject to underwriting approval.</li> </ul>	
Ineligible industries	Private households, air transportation, police or fire protection, correctional institutions, forestry, hunting, and tobacco-related industries are ineligible for coverage. Other restrictions may apply.	
Exclusions	The accelerated death benefit is not payable if the qualifying condition is due to an intentionally self-inflicted injury or suicide. For a complete list of exclusions, talk with your Anthem Life representative	

The benefit description(s) contained in this brochure are intended to be a brief coverage and are not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.

DETAILS FOR OPTIONAL GROUP  
TERM LIFE INSURANCE

For groups with 51+ employees

# OPTIONAL GROUP TERM LIFE

Rates	Each employee's premium is based on the group's rate table, which includes five-year age bands.																			
Rate guarantee	Two years																			
Guaranteed issue amount	Based on your group size; ask your sales representative																			
Benefit payments	<p>Groups of 51-99 have the following options:</p> <ul style="list-style-type: none"> <li>· a specific dollar amount from \$10,000 to \$300,000, or</li> <li>· one to five times salary, to a maximum of \$300,000.</li> </ul> <p>Groups of 100+ have the following options:</p> <ul style="list-style-type: none"> <li>· a specific dollar amount from \$10,000 to \$500,000, or</li> <li>· one to five times their salary, to a maximum of \$500,000.</li> </ul> <p><i>A lower maximum may be set by underwriting and a combined maximum applies for employees electing both Group Term Life and Optional Life.</i></p>																			
Optional AD&D benefits	<p>The AD&amp;D benefit is equal to the life benefit. Half of the benefit is payable for loss of sight, a limb, a finger, hearing, or speech. The full benefit is payable for multiple losses. Benefits are also payable for paralysis.</p> <p>The following additional benefits are paid for specified losses:</p> <table border="1"> <thead> <tr> <th>BENEFIT</th> <th>DESCRIPTION</th> <th>PAYMENT AMOUNT</th> </tr> </thead> <tbody> <tr> <td>Seat belt benefit:</td> <td>Payable when an employee is wearing a seat belt and dies in a covered accident</td> <td>\$15,000 or 10% of employee's AD&amp;D benefit, whichever is less</td> </tr> <tr> <td>Air bag benefit:</td> <td>Payable when an accident involves an employee traveling in a car with an air bag and death occurs</td> <td>\$10,000 or 10% of employee's AD&amp;D benefit, whichever is less.</td> </tr> <tr> <td>Child education benefit:</td> <td>Pays a benefit per academic term to help cover a child's college tuition.</td> <td>\$3,500 or 1.25% of employee's AD&amp;D benefit, whichever is less; up to \$20,000 is payable over four years for each eligible child.</td> </tr> <tr> <td>Repatriation benefit:</td> <td>Payable for an employee's death that occurs more than 75 miles away from home</td> <td>Up to \$5,000 in preparation and transportation expenses</td> </tr> <tr> <td>Coma benefit: <i>(For groups of 100+ employees)</i></td> <td>Pays a benefit if an employee is in a coma for at least 31 days due to an accident</td> <td>1% per month for each month of coma, up to the employee's full AD&amp;D benefit</td> </tr> </tbody> </table>		BENEFIT	DESCRIPTION	PAYMENT AMOUNT	Seat belt benefit:	Payable when an employee is wearing a seat belt and dies in a covered accident	\$15,000 or 10% of employee's AD&D benefit, whichever is less	Air bag benefit:	Payable when an accident involves an employee traveling in a car with an air bag and death occurs	\$10,000 or 10% of employee's AD&D benefit, whichever is less.	Child education benefit:	Pays a benefit per academic term to help cover a child's college tuition.	\$3,500 or 1.25% of employee's AD&D benefit, whichever is less; up to \$20,000 is payable over four years for each eligible child.	Repatriation benefit:	Payable for an employee's death that occurs more than 75 miles away from home	Up to \$5,000 in preparation and transportation expenses	Coma benefit: <i>(For groups of 100+ employees)</i>	Pays a benefit if an employee is in a coma for at least 31 days due to an accident	1% per month for each month of coma, up to the employee's full AD&D benefit
BENEFIT	DESCRIPTION	PAYMENT AMOUNT																		
Seat belt benefit:	Payable when an employee is wearing a seat belt and dies in a covered accident	\$15,000 or 10% of employee's AD&D benefit, whichever is less																		
Air bag benefit:	Payable when an accident involves an employee traveling in a car with an air bag and death occurs	\$10,000 or 10% of employee's AD&D benefit, whichever is less.																		
Child education benefit:	Pays a benefit per academic term to help cover a child's college tuition.	\$3,500 or 1.25% of employee's AD&D benefit, whichever is less; up to \$20,000 is payable over four years for each eligible child.																		
Repatriation benefit:	Payable for an employee's death that occurs more than 75 miles away from home	Up to \$5,000 in preparation and transportation expenses																		
Coma benefit: <i>(For groups of 100+ employees)</i>	Pays a benefit if an employee is in a coma for at least 31 days due to an accident	1% per month for each month of coma, up to the employee's full AD&D benefit																		

The benefit description(s) contained in this brochure are intended to be a brief coverage and are not intended to be a legal contract.

The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate and Schedule of Benefits.

In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.

Optional AD&D benefits (cont.)	Common carrier benefit: <i>(For groups of 100+ employees)</i>	Pays a benefit for an employee's death in a public transportation accident involving an airplane, train, or bus	25% of the employee's AD&D benefit
Dependent life	Optional; spouse coverage is available in amounts of \$5,000 to \$150,000 (in \$5,000 increments) for groups of 51-99 and \$5,000 to \$250,000 for groups of 100 or more. Child coverage is available in amounts of \$5,000 to \$15,000 (in \$5,000 increments), regardless of group size. The same amount applies to each child. Dependent coverage cannot exceed 50 percent of the employee life benefit.		
Waiver of premium	Standard; if an employee under age 60 becomes disabled, premiums are waived after the first six months of a total disability. Waiver ends at age 65 or at retirement, whichever comes first.		
Accelerated death benefits	Standard; if an employee has a terminal illness; pays up to 75 percent of the life benefit, up to a maximum of \$250,000. <i>If optional life insurance is offered in combination with Group Term Life, the maximum combined accelerated death benefit under both plans is \$250,000.</i>		
Continuation of coverage	Standard; if coverage ends due to a layoff or leave of absence, employees can continue coverage for up to three months by paying the premium; if due to a disability, up to six months.		
Conversion	Employees and their dependents may have the right to convert to an individual whole life policy if coverage is terminated.		
Portability	Standard; employees and their dependents under age 65 may keep their coverage if they have been covered under the plan for at least 12 months and apply within 31 days of ending employment. Coverage ends at age 70.		
Participation	25 percent of eligible employees must participate.		
Employee eligibility	30 hours per week work requirement. Coverage ends at retirement.		
Dependent eligibility	Eligible children are those between the ages of 15 days and 19 years (or up to age 24 if they are qualified as full-time students). Coverage for a spouse ends at age 70, or when the employee's coverage ends.  <i>If optional life is offered in combination with Group Term Life, the employee's spouse and children are only eligible for dependent coverage under the group term life plan.</i>		
Reduction schedule	<p><b>EMPLOYER MAY CHOOSE ONE OF THE FOLLOWING OPTIONS:</b></p> <p><i>The following reductions apply to groups of 51-99 employees:</i></p> <ul style="list-style-type: none"> <li>• The benefit amount payable is reduced by 35 percent for employees ages 65-69 and by 50 percent for ages 70 and older.</li> <li>• The benefit amount payable is reduced by 50 percent for ages 70 and older.</li> </ul> <p><i>The following reductions apply to groups of 100 or more employees:</i></p> <ul style="list-style-type: none"> <li>• The benefit amount payable is reduced by 35 percent for employees ages 65-69 and by 50 percent for ages 70 and older.</li> <li>• The benefit amount payable is reduced by 50 percent for ages 70 and older.</li> <li>• The benefit amount payable is reduced by 35 percent at age 65, 60 percent at age 70, 72 percent at age 75, and 80 percent at age 80.</li> <li>• The benefit amount payable is reduced by 35 percent at age 70 and 50 percent at age 75.</li> <li>• The benefit amount payable is reduced by 35 percent at age 65, 40 percent at age 70, 30 percent at age 75, and 30 percent at age 80.</li> </ul> <p><i>If optional life is offered in combination with Group Term Life, the reduction schedule for the group product will apply to both plans.</i></p>		
Employer contribution	None.		
Ineligible industries	Private households, air transportation, police or fire protection, correctional institutions, forestry, hunting, and tobacco-related industries are ineligible for coverage. Other restrictions may apply.		
Exclusions	Suicide within two years of the insured's effective date. The accelerated death benefit is not payable if the qualifying condition is due to an intentionally self-inflicted injury or suicide. For a complete list of exclusions, talk with your Anthem Life representative.		

The benefit description(s) contained in this brochure are intended to be a brief coverage and are not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.

## DETAILS FOR SHORT TERM AND LONG TERM DISABILITY INSURANCE

For groups with 51+ employees

# SHORT TERM DISABILITY

We know families rely on timely benefit payments. That's why we work hard to provide payment approximately 3.2 days faster than other companies.\*\*

\*\*Measured in business days by the Life Insurance Marketing Research Association, 2003

The benefit description(s) contained in this brochure are intended to be a brief coverage and are not intended to be a legal contract.

The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate and Schedule of Benefits.

In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.

Rate basis	Composite-rated. Each employee's premium is based on the group rate, regardless of any individual employee's age.
Rate guarantee	Two years
Guaranteed issue amount	All amounts are guaranteed issue.
Benefit payments	Benefits can be chosen from the following: <ul style="list-style-type: none"> <li>• 50 percent of weekly earnings,*</li> <li>• 60 percent of weekly earnings,*</li> <li>• 67 percent of weekly earnings, or</li> <li>• a specific dollar amount of \$200 or \$250 per week.</li> </ul> <p>*The maximum benefit is \$1,500 per week. <i>A lower maximum benefit may be set by underwriting.</i></p>
Plan design choices	Plan benefits can begin: <ul style="list-style-type: none"> <li>• on the first day for a disability caused by accident and the eighth day for a illness-related disability;</li> <li>• the eighth day for disability caused by accident or illness;</li> <li>• the 15th day for disability caused by accident or illness; or</li> <li>• the 30th day for disability caused by accident or illness.</li> </ul>
Benefit period choices	13 weeks or 26 weeks (For groups of 100+: 9, 11, 12, 22, 24, and 25 weeks are also available to coordinate with LTD.)
Definition of disability	Due to illness or injury, the employee is unable to perform all material and substantial duties of his or her regular occupation, with a resulting 20 percent loss in pre-disability earnings. <i>Note: To receive benefits, an employee must be receiving regular care from a physician for the illness or injury causing the disability.</i>
Partial disabilities	Benefits are based on the percentage of income lost; must have at least a 20% loss in pre-disability earnings. (option to offer a Total Disability only plan)
First day hospital coverage	Optional for groups of 100+ employees.
Participation	All eligible employees must participate when coverage is entirely employer-paid; 75 percent must participate when employee contributions are required.
Employee eligibility	30 hours per week work requirement. Coverage ends at retirement.
Employer contribution	Employers must contribute at least 25 percent of premiums.
Ineligible industries	Private households, air transportation, police or fire protection, correctional institutions, forestry, hunting, and tobacco-related industries are ineligible for coverage. Other restrictions may apply.
Exclusions	Self-inflicted injury, an act of war, commission of an assault or felony, or work-related illness or injury. For a complete list of exclusions, talk with your Anthem Life representative

# LONG TERM DISABILITY

Rate basis	Composite rated. Each employee's premium is based on the group rate, regardless of any individual employee's age.
Rate guarantee	Two years
Guaranteed issue amount	All amounts are guaranteed issue.
Benefit payments	Benefits can be chosen from the following: <b>50 percent</b> of monthly earnings; <b>60 percent</b> of monthly earnings; <b>67 percent</b> of monthly earnings.
Benefit maximum	\$2,500-10,000 (up to \$15,000 for groups of 100+ employees)
Elimination period	Choice of 90, 120, 180, or 365 days for all groups. For employers with 100+ eligible employees, a 60 day option is also available.) This is the length of continuous disability before benefits are payable
Plan design choices (benefit duration options)	<b>Two years</b> with reducing benefit duration (RBD); <b>Five years</b> with RBD; <b>To age 65</b> with RBD; <b>Social Security Normal Retirement Age</b> (SSNRA).
Definition of disability	Due to illness or injury, the employee is unable to perform all material and substantial duties of his or her regular occupation through the elimination period and the next 24 months of disability, with a resulting 20 percent loss in pre-disability earnings. For payments to continue beyond two years, the employee must be unable to perform any occupation for which he or she is suited and still have at least a 20 percent loss in pre-disability earnings. ("Own occupation" periods of 2 years, 3 years, 5 years, to age 65 and Social Security Normal Retirement Age are also available.)
Partial disabilities	Benefits are reduced by 50 percent of any income an employee earns after the first 12 months of partial disability.
Maternity benefits	Coverage for pregnancy is the same as coverage for any illness-related disability.
Participation	All eligible employees must participate when coverage is entirely employer-paid; 75 percent must participate when employee contributions are required.
Employer eligibility	In business for at least one year and must pay Social Security taxes.
Employee eligibility	30 hours per week work requirement. Coverage ends at retirement.
Employer contribution	Employers must contribute at least 50 percent of premiums when employee contributions are required.
Pre-existing conditions	Choice of the following pre-existing condition limitations: <b>3/6/12 Option:</b> An illness or injury is considered a pre-existing condition if, during the three months before the effective date, the employee received treatment for the illness or injury, or if such symptoms would motivate an ordinarily prudent person to seek treatment. A disability that begins within the first 12 months following the effective date will not be covered if the disability results from a pre-existing condition, unless six consecutive months have passed after the effective date without treatment. <b>3/12 Option:</b> An illness or injury is considered a pre-existing condition if, during the three months before the effective date, the employee received treatment for the illness or injury, or if such symptoms would motivate an ordinarily prudent person to seek treatment. A disability that begins within the first 12 months following the effective date will not be covered if the disability results from a pre-existing condition. <b>12/6/24 Option:</b> An illness or injury is considered a pre-existing condition if, during the 12 months before the effective date, the employee received treatment for the illness or injury, or if such symptoms would motivate an ordinarily prudent person to seek treatment. A disability that begins within the first 24 months following the effective date will not be covered if the disability results from a pre-existing condition, unless six consecutive months have passed after the effective date without treatment. <b>6/12/24 Option:</b> An illness or injury is considered a pre-existing condition if, during the six months before the effective date, the employee received treatment for the illness or injury, or if such symptoms would motivate an ordinarily prudent person to seek treatment. A disability that begins within the first 24 months following the effective date will not be covered if the disability results from a pre-existing condition, unless 12 consecutive months have passed after the effective date without treatment. <b>12/24 Option:</b> An illness or injury is considered a pre-existing condition if, during the 12 months before the effective date, the employee received treatment for the illness or injury, or if such symptoms would motivate an ordinarily prudent person to seek treatment. A disability that begins within the first 24 months following the effective date will not be covered if the disability results from a pre-existing condition.
Ineligible groups and group limitations	Private households and groups where more than 60 percent of the employees are 50 or older are not eligible. Restricted industry groups must participate in workers' compensation. Standard industry groups that do not participate in workers' compensation may be eligible, with increased premiums. Groups where more than 50 percent of employees are family members may not be eligible. Other restrictions may apply.
Exclusions	Self-inflicted injury, an act of war, or commission of an assault or felony. The standard benefit duration is 24 months for a disability caused by a mental illness or substance abuse. For a complete list of exclusions, talk with your Anthem Life representative.
Coordination notice	To avoid excess benefits, disability insurance works in collaboration with state-sponsored disability and workers' compensation insurance and Social Security. Disability payouts may also be reduced by retirement benefits.

The benefit description(s) contained in this brochure are intended to be a brief coverage and are not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.

## ABOUT ANTHEM LIFE

Regardless of your company size or budget, our life and disability products are designed to positively impact both your employees and your bottom line. You can feel confident placing your trust in Anthem Life. Together with our sister companies, we cover more than 96,000 groups and approximately 6 million members.

For more information about our products and services, contact your Anthem Life representative, broker or visit our website at [anthem.com](http://anthem.com).

Anthem<sup>®</sup> Life



Anthem<sup>®</sup> 

This brochure is just a brief outline of what we have to offer and does not include all of the terms of coverage. For all of the details, see your contract documents (like your certificate, policy, and/or trust agreement). Should there be a conflict between the contract documents and this brochure, the contract documents will of course prevail.

Each affiliate life company is a separate, independent legal entity for financial purposes and is solely responsible for its own contractual obligations and liabilities.

Life and Disability products underwritten by Anthem Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association.

Anthem Blue Cross and Blue Shield is the trade name of Rocky Mountain Hospital and Medical Service, Inc. An independent licensee of the Blue Cross and Blue Shield Association.  
© ANTHEM is a registered trademark. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.