

# Your Anthem Life Benefits

## *Created for St. Charles City School District Group Life and AD&D Insurance – Effective 01/01/2012*

Losing a loved one is hard enough without worrying about financial obligations. Knowing that, your employer has provided you with a valuable benefit – Group Term Life Insurance from Anthem Life. You can feel confident knowing your family's finances are protected if you pass away. This flyer is a brief outline of your life insurance and does not include all the terms of coverage. For all the details, please see your certificate.

<b>BENEFIT AMOUNT</b>	
The benefit amount is the payment your family or beneficiary will receive if you pass away. All benefits end at retirement.	1 times base annual earnings to a maximum of \$200,000
<b>AD&amp;D INSURANCE</b>	
Accidental Death and Dismemberment Insurance pays a benefit to your beneficiary if your death is caused by an accident. You may also receive a portion of this benefit if an accident results in the loss of sight or a limb.	1 times base annual earnings to a maximum of \$200,000
<b>BENEFITS AFTER AGE 70</b>	
You will still receive benefit payments after age 70, though they will reduce according to the following schedule.	Benefit reduction schedule: 50% reduction at age 70. <i>All benefits end at retirement.</i>
<b>COVERAGE FOR DEPENDENTS</b>	
You also have the option to select the following life insurance coverage amounts for your spouse and children.	Option 1: \$5,000 for your spouse and \$2,000 for your children Option 2: \$10,000 for your spouse and \$5,000 for your children Spouse benefit terminates when employee benefits terminate  Child benefit starts at age 15 days and ends at the end of the month the child turn age 26.

## ADDITIONAL FEATURES

<b>Seat belt Benefit</b>	Ten percent of the AD&D benefit amount or \$15,000, whichever is less, is paid if you die in a motor vehicle accident while wearing a seat belt.
<b>Air bag Benefit</b>	Ten percent of the AD&D benefit amount or \$10,000, whichever is less, is paid if you die in a motor vehicle accident equipped with an air bag. The air bag benefit is only payable if you are wearing a seat belt and the air bag is deployed.
<b>Child Education Benefit</b>	We will provide 1¼% of the AD&D benefit amount or \$3,500 – whichever is less – per academic term to pay for each dependent child’s post-secondary education if your death occurs by accidental means.
<b>Repatriation Benefit</b>	If you die in an accident at least 75 miles away from home, Anthem Life will reimburse preparation and transportation expenses, up to \$5,000.
<b>Resource Advisor Program</b>	This value-added program gives you and your family free and confidential access to work/life resources, including: counseling sessions for qualifying events; legal/financial consultations; toll-free, 24/7 telephone consultations and referrals from anywhere in the United States; and unlimited access to Resource Advisor Web site resources.
<b>Travel Assistance</b>	If you are traveling more than 100 miles from home, Anthem Life’s value-added Travel Assistance program gives you access to emergency medical assistance, travel services and pre-departure information.
<b>Access Advantage Program</b>	Benefit payments of \$10,000 or more are conveniently paid through an interest-bearing checking account. This gives your family or beneficiary the funds for immediate needs, without having to make important investment decisions during a time of stress and grief.
<b>Waiver of Premium</b>	If you become totally disabled and unable to work prior to age 60, Anthem Life will continue your life insurance coverage without further premium payments after the first six months.
<b>Living Benefits</b>	If you are diagnosed as terminally ill with less than 12 months to live, you can request up to 75% of your group term life benefits, to a maximum of \$250,000, in a lump sum prior to death. The benefit paid to your beneficiary after your death will then be reduced by the living benefit amount requested.

This benefit description is intended to be a brief outline of benefits available. It does not include all of the terms of coverage offered by Anthem Life. The entire terms are contained in the contract documents (the applicable Certificate, Policy, and/or Trust Agreement). In the event of conflict between the contract documents and this benefits description, the contract documents will prevail. Products may vary, and may not be available in all states. This information describes Anthem Life’s standard programs. Other options may be available upon request to and approval by Anthem Life. Exclusions and limitations are listed in the brochure for this product.

<b>Continuation of Coverage</b>	If your coverage ends due to layoff or leave of absence, you can extend your coverage for up to three months by paying the premiums. If your coverage ends due to a disability, you can extend your coverage for up to six months by paying the premiums.
<b>Conversion</b>	If you leave your job for any reason, you may be able to convert your group coverage to an individual whole life policy by applying for coverage and paying the first month's premium within 31 days of your employment status change.

*Contact your employee benefits administrator for more information on Anthem Life's products and services.*

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