

# Your Anthem Life Benefits

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

Feel confident knowing that your family is protected with Anthem Life's Optional Group Term Life Insurance. 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>YOUR RATE</b>																																			
<p>Security for your family will cost just pennies a day. The following rate will be deducted from your paycheck.</p>	<table> <thead> <tr> <th>Age</th> <th>Monthly rate per \$1,000</th> </tr> </thead> <tbody> <tr><td>Under 25</td><td>0.05</td></tr> <tr><td>25-29</td><td>0.04</td></tr> <tr><td>30-34</td><td>0.05</td></tr> <tr><td>35-39</td><td>0.06</td></tr> <tr><td>40-44</td><td>0.10</td></tr> <tr><td>45-49</td><td>0.15</td></tr> <tr><td>50-54</td><td>0.26</td></tr> <tr><td>55-59</td><td>0.45</td></tr> <tr><td>60-64</td><td>0.62</td></tr> <tr><td>65-69</td><td>1.09</td></tr> <tr><td>70-74</td><td>2.24</td></tr> <tr><td>75+</td><td>3.43</td></tr> </tbody> </table> <p>*Spouse rates are dependent upon the employee age. **Rates are age banded, and will adjust at anniversary date after the employee attains a new age band.</p> <table> <tbody> <tr><td>Optional Child(ren)</td><td>0.21</td></tr> <tr><td>Vol AD&amp;D (emp only)</td><td>0.02</td></tr> <tr><td>Vol AD&amp;D (spouse)</td><td>0.02</td></tr> <tr><td>Vol AD&amp;D (child)</td><td>0.02</td></tr> </tbody> </table>	Age	Monthly rate per \$1,000	Under 25	0.05	25-29	0.04	30-34	0.05	35-39	0.06	40-44	0.10	45-49	0.15	50-54	0.26	55-59	0.45	60-64	0.62	65-69	1.09	70-74	2.24	75+	3.43	Optional Child(ren)	0.21	Vol AD&D (emp only)	0.02	Vol AD&D (spouse)	0.02	Vol AD&D (child)	0.02
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<b>BENEFIT AMOUNT</b>																																			
<p>The benefit amount is the payment your family or beneficiary will receive if you pass away. All benefits end at retirement.</p>	<p>Employee Opt Life: Increments of \$10,000 to a maximum of \$300,000 Guarantee issue limit for all ages \$200,000 *Combined benefit maximum for Term Life plus Optional Term Life is \$500,000</p> <p>Spouse Opt Life: Increments of \$5,000 to a maximum of \$150,000 Guarantee issue limit is \$25,000 **Dependent benefit is limited to 50% of the employee's Optional Life election.</p> <p>Child Opt Life: Increments of \$5,000 to a maximum of \$10,000 Spouse and child(ren) can only enroll if the employee enrolls.</p> <p>Vol AD&amp;D: Family Plan: (Benefit is a percentage of the Employee's amount)</p> <ul style="list-style-type: none"> <li>• Spouse &amp; Children: Spouse = 50%; Child = 10%</li> <li>• Spouse only: = 60% of Employee's amount</li> <li>• Child(ren) only: = 15% of Employee's amount</li> </ul>																																		
<b>BENEFITS AFTER AGE 70</b>																																			
<p>You will still receive benefit payments after age 70, though they will reduce according to the following schedule.</p>	<p>Benefit reduction schedule: 50% reduction at age 70.</p> <p><i>All benefits end at retirement.</i></p> <p>Spouse benefit reduces in accordance with the employee's age and reduction schedule. Terminated at employee's retirement.</p>																																		

## 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.
<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.

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

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

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