



Your Anthem Blue Cross Life and Health Insurance Company Benefits

Created for **Synod of The Pacific**

Group Term Life Insurance Effective **11/1/09**

Life Benefits

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 Blue Cross Life and Health Insurance Company. 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.

Benefit Amount

The benefit amount is the payment your family or beneficiary will receive if you pass away. All benefits end at retirement or upon termination of employment.	\$15,000
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AD&D Insurance

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 limb.	\$15,000
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Benefits After Age 65

You will still receive benefit payments after age 65, though they will reduce according to the following schedule.	35% reduction at age 65; 45% reduction at age 70; 30% reduction at age 75; 20% reduction at age 80 <i>All benefits end at retirement</i>
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Additional Features

Seat Belt Benefit

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.

Air Bag Benefit

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.

Child Education Benefit

We will provide 1 ¼% 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, up to a maximum of \$20,000.

Repatriation Benefit

If you die in an accident at least 75 miles away from home, Anthem Blue Cross Life and Health Insurance Company will reimburse preparation and transportation expenses, up to \$5,000.

Resource Advisor Program

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.

Travel Assistance

If you are traveling more than 100 miles from home, Anthem Blue Cross Life and Health Insurance Company's value-added Travel Assistance program gives you access to emergency medical assistance, travel services and pre-departure information.

Access Advantage Program

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.

Waiver of Premium

If you become totally disabled and unable to work prior to age 60, Anthem Blue Cross Life and Health Insurance Company will continue your life insurance coverage until you turn 65 without further premium payments after the first 6 months, upon our approval of your claim.

Living Benefit

Should you be diagnosed as terminally ill with less than 12 months to live, you can request up to **50%** of your group term life benefits, to a maximum of **\$125,000**, 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.

Continuation of Coverage

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.

Conversion

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 Blue Cross Life and Health Insurance Company's products and services.

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 Blue Cross Life and Health Insurance Company. The entire terms are contained in the contract documents (the applicable Certificate, Policy, and/or Trust Agreement). In the event of a conflict between the contract documents and this benefits description, the contract documents will prevail.

Exclusions and limitations are listed in the applicable Certificate, Policy, and/or Trust Agreement for this product.

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