

# Put a Little Life in Your Benefits Package

Life just got better! Renewing medical groups (2-50) may qualify for up to a 1% savings<sup>1</sup> on medical premiums. Just sign up for \$25,000 or more of Life coverage from Anthem Blue Cross Life and Health Insurance Company.

When you add it all up — Guaranteed Issue, the 1% savings<sup>1</sup> on your medical premium, and no underwriting or no medical questionnaires to complete — getting Life insurance for your employees just doesn't get any easier than this!

See how the 1% savings<sup>1</sup> can make Life Insurance more affordable than ever.

## Guaranteed Issue Amounts

There's no underwriting and no medical questionnaires with Guaranteed Issue amounts of:

- \$30,000 (maximum) for 2-9 enrolled employees
- \$50,000 (maximum) for 10-24 enrolled employees
- \$100,000 (maximum) for 25-50 enrolled employees

	Employee Age	Area	Medical Premium (\$30 Copay*)	1% Medical Premium Savings	Life Premium (\$25,000 of Term Life)	Net Cost For \$25,000 of Life <sup>1</sup>
Employee 1	20	2	\$759	\$7.59	\$4.00	<b>-\$3.59</b>
Employee 2	30	2	\$878	\$8.78	\$5.00	<b>-\$3.78</b>
Employee 3	40	2	\$972	\$9.72	\$8.20	<b>\$1.52</b>

As you can see, Life often pays for itself!

\*The illustration above shows a 1% scenario for a typical three-life group that purchases \$25,000 of Term Life coverage, along with the PPO \$30 Copay Plan (for family coverage) from Anthem Blue Cross Life and Health Insurance Company. Based on 1.0 RAF.

<sup>1</sup>Includes total Life Premium less 1% medical savings.

**Additional Purchasing Power:** Receive an additional 6% savings on your Life premium and 6% savings on your Dental premium when you purchase \$25,000 or more of life coverage and any of the insured Anthem Blue Cross Life and Health Insurance Company dental plans at the same time.

## Composite Rates<sup>2</sup> Make Life a Breeze

- Automatic when enrolling 11 or more employees in Anthem Blue Cross Life and Health Life insurance
- Group receives a single rate per \$1,000 of Life coverage, which means all employees pay the same rate regardless of age or sex
- Easier administration

# Get More—and Give More—with Life

With Basic Group Term Life, employees and their families will gain extra peace of mind and financial support in the event of untimely death or physical loss. Groups can select a Basic Group Term Life coverage amount from \$15,000 to \$250,000. And, with all coverage amounts, Accidental Death & Dismemberment (AD&D) and Accelerated Death benefits are included automatically.

The Life benefit is payable in the event of death at any time, with the automatic AD&D feature providing employees with an additional benefit, equal to the amount of the Life benefit, in case of an accidental death or a qualifying accident.

## Extras included with AD&D Coverage

- An annual \$3,000 college education benefit for eligible dependents
- A seat belt provision that adds the lesser of 10% of the coverage amount, up to \$25,000, to the AD&D benefit
- A repatriation benefit for preparation and transportation expenses should death occur more than 75 miles from home, to a maximum of \$5,000

## The Living Benefit

- Employees diagnosed with a 12-month life expectancy due to a terminal condition may request an advanced payment of up to 50% of their death benefit

## Strength, Stability and Service

- Anthem Blue Cross Life and Health Insurance Company is rated “A (Excellent)” for financial strength by A.M. Best Company
- Anthem Blue Cross Life and Health Insurance Company is rated “A+ (Superior)” for claims paying ability by Standard & Poor’s
- We are the #1 group life insurance carrier in the under-100 employee market<sup>3</sup>

## Ease of Administration

- One enrollment application for Medical and Life
- One consolidated monthly bill

## Extras your employees want

LifeConnections member assistance program is included at no additional cost if you purchase at least \$25,000 of group life coverage. This valuable program gives employees and their families free and confidential access to work/life support resources, 24/7 telephone counseling and referral services, and website resources.

**Contact your agent,  
visit us online at [www.anthem.com/ca](http://www.anthem.com/ca)  
or call Customer Service at 800-627-8797.**

**Put a little Life in your benefits package today!**



<sup>1</sup>.90 RAF is the best possible rate. The availability of Group Life insurance is subject to underwriting, and the rates are subject to change. See your Certificate for Exclusions and Limitations. For a copy of the Certificate, call 800-627-8797.

<sup>2</sup> Composite rates will be recalculated based on demographics at each renewal.

<sup>3</sup> The #1 is based on the combination of Gen Re's 2004 U.S. Group Life Inforce Cases Study and WellPoint Internal Data. Each affiliated life company is a separate, independent legal entity for financial purposes and is solely responsible for its own contractual obligations and liabilities.

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