

Supplemental Life Insurance



Meriwether County BOC

See your benefit certificate for specific plan details, eligibility definitions, limitations and exclusions.

Supplemental group term life insurance benefit:

You may purchase coverage in an amount from \$10,000 to \$500,000 or 5X annual earnings, whichever is less in increments of \$10,000.

Guaranteed Issue Amount

\$150,000

If your application is submitted to Anthem within 31 days of you becoming eligible, the Guaranteed Issue amount is available without evidence of insurability. You must submit evidence of insurability and Anthem must approve any amounts above the Guaranteed Issue amount in writing.

Initial enrollment (July 1 – July 30) for employees eligible for Supplemental Life coverage: If you previously declined coverage you have the opportunity to elect up to \$100,000 in coverage without providing Evidence of Insurability, according to the terms of the contract.

If your application is submitted to Anthem more than 31 days after you became eligible, the Guaranteed Issue amount does not apply. You must submit evidence of insurability and Anthem must approve all amounts in writing.

Supplemental accidental death and dismemberment insurance benefit: Equal to Supplemental group term life insurance benefit amount

Supplemental life coverage for your family:

You may also choose additional life coverage for your spouse and/or your child(ren):

You may purchase coverage for your spouse: \$5,000 up to \$250,000

You may purchase coverage for your child(ren): \$5,000 up to \$10,000

Spouse Guaranteed Issue Amount: \$30,000

If your application for your spouse/child(ren) is submitted to Anthem within 31 days of you becoming eligible, the Spouse Guaranteed Issue amount is available without evidence of insurability. You must submit evidence of insurability for your Spouse and Anthem must approve any amounts above the Spouse Guaranteed Issue amount in writing.

Initial One-Time Enrollment for Spouse (July 1 – July 30) for employees eligible for Supplemental Life coverage: If you previously declined Spouse coverage, you have the opportunity to elect up to \$10,000 in coverage for your Spouse without providing Evidence of Insurability for your Spouse, according to the terms of the contract.

If your Spouse/Child(ren) application is submitted to Anthem more than 31 days after you became eligible, the Spouse Guaranteed Issue amount does not apply. You must submit evidence of insurability for your Spouse and Anthem must approve all amounts in writing.

Dependent coverage may not exceed 50% of the employee's benefit amount. Child coverage begins on the 15th day following birth and terminates at age 26.

Benefits after age 65

You will still have benefits after age 65, though they will reduce as follows:

Benefits do not reduce due to age

All benefits end at retirement.

Living Benefit (accelerated death benefit):

You can ask for a portion of your group term life benefits to be paid while you are living, if you are terminally ill with less than 12 months to live. If you take a Living Benefit payment, the amount your beneficiary gets after your death will be reduced by the amount you were paid.

Waiver of premium:

We may continue your life insurance coverage until your Social Security Normal Retirement Age (SSNRA) if you become totally disabled and not able to work prior to age 60. You will not pay premiums after the first six months after we approve your waiver of premium claim.

Portability of supplemental life insurance:

If you leave employment for reasons other than disability, this feature allows you to take your supplemental life insurance coverage with you by paying the required premiums. Plus, the rates are typically lower than an individual policy. Refer to your certificate for limitations and exclusions.

Conversion:

If you leave your job for any reason, you may be able to change your group life coverage to an individual policy. You must apply for coverage and pay the first month's premium for the individual policy within 31 days of the last day you were employed.

Resource Advisor

This value-added support program gives you and your family access to work/life resources, at no additional cost to you, including: face-to-face visits with a counselor or online visits via LiveHealth Online; identity monitoring and identity theft victim recovery services; legal and financial consultations; toll-free, 24/7 phone counseling from anywhere in the United States; and unlimited access to Resource Advisor online resources at www.resourceadvisor.anthem.com, program name "AnthemResourceAdvisor". To access Resource Advisor call (888) 209-7840.

Travel assistance:

This value added program gives you access to emergency medical help, travel services and useful tips for your trip if you travel more than 100 miles from home – all at no additional cost to you. You can access Travel assistance benefits by calling: US and Canada (866) 295-4890, other locations (call collect) (202) 296-7482. **All services must be arranged in advance by Generali Global Assistance, Inc. the Travel Assistance vendor.**