



## Your Group Term Life Insurance Benefits North Bay Builders Exchange

### Life Benefits

Feel confident knowing your family's finances are protected with Anthem Blue Cross Life and Health Insurance Company's Group Term Life Insurance. Please review your benefit certificate for specific plan details, eligibility definitions, limitations and exclusions.

#### Class Benefit Plan

##### 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.	Class 1 - \$10,000 Class 2 - \$25,000 Class 3 - \$50,000 Available only to firms with 6 or more employees. Each class must contain at least one employee
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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. Your coverage also includes additional benefits for certain losses: <i>Seat Belt Benefit</i> – extra benefit if you lose your life in an auto accident while wearing a seatbelt. <i>Air Bag Benefit</i> - extra benefit if you lose your life in an auto accident while wearing a seatbelt in a car equipped with an airbag. <i>Child Education Benefit</i> – helps pay for your eligible child's college if you lose your life due to an accident. <i>Repatriation Benefit</i> – helps pay preparation and transportation expenses if you die in an accident more than 75 miles from home. <i>Common Carrier Benefit</i> – extra payment if you die in a public transportation accident. <i>Coma Benefit</i> – pays a benefit if you are in a coma due to an accident.	Class 1 - \$10,000 Class 2 - \$25,000 Class 3 - \$50,000
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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.	40% reduction at age 65; 65% reduction at age 70; 75% reduction at age 75; 85% reduction at age 80; 90% at age 85, 95% at age 90. <i>All benefits end at retirement</i>
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##### Additional Features

###### 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 online resources at [www.resourceadvisorca.anthem.com](http://www.resourceadvisorca.anthem.com), program name "ResourceAdvisor". You can also access Resource Advisor benefits by calling 888-209-7840.

###### 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. To access benefits, visit [www.europassistance-usa.com](http://www.europassistance-usa.com). The username is AnthemBC, the password is 95164. You can also access Travel Assistance benefits by calling: US and Canada 866-295-4890, other locations (call collect) 202-296-7482.

###### SpecialOffers@Anthem<sup>sm</sup>

This program gives you and your family money saving discounts on products and services that promote better health and well-being. To find out more about SpecialOffers@Anthem discounts and benefits, go to [anthem.com/ca](http://anthem.com/ca).

###### 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 stressful time.

### ***Living Benefit***

Should you be diagnosed as terminally ill with less than 12 months to live, you can request up to 75% of your group term life benefits. The benefit paid to your beneficiary after your death will then be reduced by the Living Benefit amount paid.

### ***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.

This is not a contract. It is a partial listing of benefits and services that is dependent on the Plan Options chosen. This benefit overview is only one piece of your entire enrollment package. All benefits and services are subject to the conditions, limitations, exclusions and provisions listed in the contract documents: the Certificate, Policy, and/or Trust Agreement for this product. In the event of a conflict between the contract documents and this benefits description, the contract documents will prevail. If you have any questions, please contact your Human Resources/Benefits manager.

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

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