



Your Optional Group Term Life Insurance Benefits

North Bay Builders Exchange

Life Benefits

Feel confident in knowing that your family is protected with Anthem Blue Cross Life and Health Insurance Company's Optional Group Term Life Insurance. This flyer is a brief outline of life insurance and does not include all the terms of coverage. For all the details, please see your certificate. Optional life is available to all owners and employees under the age of 70 working 20 or more hours a week. Benefit is entirely employee paid.

Benefit Amount

<p>The benefit amount is the payment your family or beneficiary will receive if you should pass away. All coverage ends at retirement or upon termination of employment.</p>	<p>You may purchase coverage in an amount from \$10,000 to \$300,000 in increments of \$10,000 Total benefit not to exceed 5 times base annual earnings. The benefit amount is the payment your family or beneficiary will receive if you pass away. Benefit amounts elected in excess of \$0 will require evidence of insurability to be submitted.</p>
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Optional AD&D Insurance

<p>Optional Group 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, a limb, certain digits, speech, hearing or paralysis.</p> <p>Your coverage also includes additional benefits for certain losses:</p> <ul style="list-style-type: none"> <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 loose 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. 	<p>Equal to the amount of the Optional Life Benefit</p>
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Benefits After Age 65

<p>You will still receive benefit payments after age 65, though they will reduce according to the following schedule.</p>	<p>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></p>
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Coverage For Your Family

<p>You also have the option to select the following life insurance coverage amounts for your spouse and children.</p> <p>Children qualify as dependents from the time they are 15 days old until they are 26 years old.</p> <p><i>Spouse coverage terminates at your Spouse's 70th birthday.</i></p>	<p>You may purchase coverage for your spouse in an amount from \$10,000 to \$100,000 in increments of \$10,000 the total not to exceed 50% of the employee amount.</p> <p>Benefit amounts elected for your spouse in excess of \$0 will require evidence of insurability to be submitted.</p> <p>You may purchase coverage for your children in an amount from \$2,500 to \$10,000 in increments of \$2,500.</p> <p><i>Coverage for dependents may not exceed 50% of the employee's benefit amount.</i></p>
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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, 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. 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@Anthemsm

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.

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.

Portability

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.