

Optional Life Insurance

Southeast Inc

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

Optional group term life insurance benefit

You may purchase coverage in increments of \$10,000 to a maximum benefit of \$300,000 or 5x annual earnings, whichever is less.

Guaranteed Issue Amount

\$100,000

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.

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.

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

Optional 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 in increments of \$5,000 to a maximum benefit of \$150,000

You may purchase coverage for your child(ren) in the amount of \$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.

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:

35% reduction at age 65; 50% reduction at age 70

All benefits end at retirement.

Living Benefit (accelerated death benefit)

You can ask for up to 75% of your optional 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 you turn 65 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 optional life insurance

If you leave employment for reasons other than retirement or disability, this feature allows you to take your optional life

insurance coverage with you by paying the required premiums. Plus, the rates are typically lower than an individual policy.

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.**

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 detail in the certificate, policy or trust agreement that applies to this product.

The Value Added additional services are not a part of the certificate, policy or trust agreement and do not modify any insured benefits. The Value Added additional services are provided based on negotiated agreements between the insurance company and certain service providers. Although the insurance company endeavors to make these services available to all policyholders and certificateholders as described, modifications to our agreements with service providers may require that services be periodically modified or terminated. Such modification or termination of services may be made based on cost to the insurer, availability of services, or other business reasons at the discretion of the insurer or service providers.

Travel Assistance value added services are provided by Generali Global Assistance, Inc. In all cases, Generali Global Assistance, Inc. only suggests a medical professional, medical facility or attorney that gives services to the eligible member. They are not employees or agents of Generali Global Assistance, Inc. or Anthem. You choose the medical advice or legal counsel you want. Generali Global Assistance, Inc. or Anthem is not liable for any medical advice or legal counsel given by the medical professional or attorney. Generali Global Assistance, Inc. also is not liable for the negligence or other wrongful acts or omissions of any of the health or legal care professionals who give these services. The covered member cannot take action against Generali Global Assistance, Inc. or Anthem for its suggestion of or contract with a medical professional or attorney. You must pay back Generali Global Assistance, Inc. for some costs. Generali Global Assistance, Inc. is not affiliated with Anthem and the services provided are not part of the insurance coverage provided by Anthem. The agreement between Generali Global Assistance, Inc. and Anthem is subject to change, which may affect the services offered. Valid only for eligible members. Retirees are not eligible for travel assistance services.

Beneficiary Companion services are provided by Generali Global Assistance, Inc.

**EMPLOYEE OPTIONAL GROUP TERM LIFE & AD&D PREMIUMS
SEMI-MONTHLY PREMIUMS
SOUTHEAST, INC.**

ATTAINED		EMPLOYEE AMOUNTS OF INSURANCE													
AGE	Rates	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000	\$110,000	\$120,000	\$130,000	\$140,000
<25	\$0.08	0.40	0.80	1.20	1.60	2.00	2.40	2.80	3.20	3.60	4.00	4.40	4.80	5.20	5.60
25 - 29	\$0.08	0.40	0.80	1.20	1.60	2.00	2.40	2.80	3.20	3.60	4.00	4.40	4.80	5.20	5.60
30 - 34	\$0.10	0.50	1.00	1.50	2.00	2.50	3.00	3.50	4.00	4.50	5.00	5.50	6.00	6.50	7.00
35 - 39	\$0.12	0.60	1.20	1.80	2.40	3.00	3.60	4.20	4.80	5.40	6.00	6.60	7.20	7.80	8.40
40 - 44	\$0.19	0.93	1.86	2.79	3.72	4.65	5.58	6.51	7.44	8.37	9.30	10.23	11.16	12.09	13.02
45 - 49	\$0.28	1.40	2.79	4.19	5.58	6.98	8.37	9.77	11.16	12.56	13.95	15.35	16.74	18.14	19.53
50 - 54	\$0.46	2.29	4.58	6.87	9.16	11.45	13.74	16.03	18.32	20.61	22.90	25.19	27.48	29.77	32.06
55 - 59	\$0.71	3.56	7.11	10.67	14.22	17.78	21.33	24.89	28.44	32.00	35.55	39.11	42.66	46.22	49.77
60 - 64	\$0.94	4.69	9.38	14.07	18.76	23.45	28.14	32.83	37.52	42.21	46.90	51.59	56.28	60.97	65.66
65 - 69	\$1.48	4.82	9.64	14.46	19.28	24.10	28.92	33.74	38.56	43.38	48.20	53.02	57.84	62.66	67.48
70 - 74	\$2.59	6.47	12.93	19.40	25.86	32.33	38.79	45.26	51.72	58.19	64.65	71.12	77.58	84.05	90.51
75+	\$4.62	11.55	23.10	34.65	46.20	57.75	69.30	80.85	92.40	103.95	115.50	127.05	138.60	150.15	161.70

ATTAINED		EMPLOYEE AMOUNTS OF INSURANCE													
AGE	Rates	\$150,000	\$160,000	\$170,000	\$180,000	\$190,000	\$200,000	\$210,000	\$220,000	\$230,000	\$240,000	\$250,000	\$260,000	\$270,000	\$280,000
<25	\$0.08	6.00	6.40	6.80	7.20	7.60	8.00	8.40	8.80	9.20	9.60	10.00	10.40	10.80	11.20
25 - 29	\$0.08	6.00	6.40	6.80	7.20	7.60	8.00	8.40	8.80	9.20	9.60	10.00	10.40	10.80	11.20
30 - 34	\$0.10	7.50	8.00	8.50	9.00	9.50	10.00	10.50	11.00	11.50	12.00	12.50	13.00	13.50	14.00
35 - 39	\$0.12	9.00	9.60	10.20	10.80	11.40	12.00	12.60	13.20	13.80	14.40	15.00	15.60	16.20	16.80
40 - 44	\$0.19	13.95	14.88	15.81	16.74	17.67	18.60	19.53	20.46	21.39	22.32	23.25	24.18	25.11	26.04
45 - 49	\$0.28	20.93	22.32	23.72	25.11	26.51	27.90	29.30	30.69	32.09	33.48	34.88	36.27	37.67	39.06
50 - 54	\$0.46	34.35	36.64	38.93	41.22	43.51	45.80	48.09	50.38	52.67	54.96	57.25	59.54	61.83	64.12
55 - 59	\$0.71	53.33	56.88	60.44	63.99	67.55	71.10	74.66	78.21	81.77	85.32	88.88	92.43	95.99	99.54
60 - 64	\$0.94	70.35	75.04	79.73	84.42	89.11	93.80	98.49	103.18	107.87	112.56	117.25	121.94	126.63	131.32
65 - 69	\$1.48	72.30	77.12	81.94	86.76	91.58	96.40	101.21	106.03	110.85	115.67	120.49	125.31	130.13	134.95
70 - 74	\$2.59	96.98	103.44	109.91	116.37	122.84	129.30	135.77	142.23	148.70	155.16	161.63	168.09	174.56	181.02
75+	\$4.62	173.25	184.80	196.35	207.90	219.45	231.00	242.55	254.10	265.65	277.20	288.75	300.30	311.85	323.40

ATTAINED		EMPLOYEE AMOUNTS OF INSURANCE													
AGE	Rates	\$290,000	\$300,000												
<25	\$0.08	11.60	12.00												
25 - 29	\$0.08	11.60	12.00												
30 - 34	\$0.10	14.50	15.00												
35 - 39	\$0.12	17.40	18.00												
40 - 44	\$0.19	26.97	27.90												
45 - 49	\$0.28	40.46	41.85												
50 - 54	\$0.46	66.41	68.70												
55 - 59	\$0.71	103.10	106.65												
60 - 64	\$0.94	136.01	140.70												
65 - 69	\$1.48	139.77	144.59												
70 - 74	\$2.59	187.49	193.95												
75+	\$4.62	334.95	346.50												

Note: Reductions have been applied to the premium for Ages 65+. Benefit amount will reduce accordingly.



This is an estimate premium cost. Actual deductions may vary slightly due to rounding and payroll frequency.

**SPOUSE OPTIONAL GROUP TERM LIFE PREMIUMS
SEMI-MONTHLY PREMIUMS
SOUTHEAST, INC.**

SPOUSE AMOUNTS OF INSURANCE - based on employee's age																
ATTAINED AGE	Rates	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000	\$55,000	\$60,000	\$65,000	\$70,000	\$75,000
<25	\$0.06	0.15	0.30	0.45	0.60	0.75	0.90	1.05	1.20	1.35	1.50	1.65	1.80	1.95	2.10	2.25
25 - 29	\$0.06	0.15	0.30	0.45	0.60	0.75	0.90	1.05	1.20	1.35	1.50	1.65	1.80	1.95	2.10	2.25
30 - 34	\$0.08	0.20	0.40	0.60	0.80	1.00	1.20	1.40	1.60	1.80	2.00	2.20	2.40	2.60	2.80	3.00
35 - 39	\$0.10	0.25	0.50	0.75	1.00	1.25	1.50	1.75	2.00	2.25	2.50	2.75	3.00	3.25	3.50	3.75
40 - 44	\$0.17	0.42	0.83	1.25	1.66	2.08	2.49	2.91	3.32	3.74	4.15	4.57	4.98	5.40	5.81	6.23
45 - 49	\$0.26	0.65	1.30	1.94	2.59	3.24	3.89	4.53	5.18	5.83	6.48	7.12	7.77	8.42	9.07	9.71
50 - 54	\$0.44	1.10	2.19	3.29	4.38	5.48	6.57	7.67	8.76	9.86	10.95	12.05	13.14	14.24	15.33	16.43
55 - 59	\$0.69	1.73	3.46	5.18	6.91	8.64	10.37	12.09	13.82	15.55	17.28	19.00	20.73	22.46	24.19	25.91
60 - 64	\$0.92	2.30	4.59	6.89	9.18	11.48	13.77	16.07	18.36	20.66	22.95	25.25	27.54	29.84	32.13	34.43
65 - 69	\$1.46	2.38	4.75	7.13	9.51	11.89	14.26	16.64	19.02	21.40	23.77	26.15	28.53	30.91	33.28	35.66
70 - 74	\$2.57	3.21	6.42	9.62	12.83	16.04	19.25	22.45	25.66	28.87	32.08	35.28	38.49	41.70	44.91	48.11
75+	\$4.60	5.75	11.50	17.25	23.00	28.75	34.50	40.25	46.00	51.75	57.50	63.25	69.00	74.75	80.50	86.25

SPOUSE AMOUNTS OF INSURANCE - based on employee's age																
ATTAINED AGE	Rates	\$80,000	\$85,000	\$90,000	\$95,000	\$100,000	\$105,000	\$110,000	\$115,000	\$120,000	\$125,000	\$130,000	\$135,000	\$140,000	\$145,000	\$150,000
<25	\$0.06	2.40	2.55	2.70	2.85	3.00	3.15	3.30	3.45	3.60	3.75	3.90	4.05	4.20	4.35	4.50
25 - 29	\$0.06	2.40	2.55	2.70	2.85	3.00	3.15	3.30	3.45	3.60	3.75	3.90	4.05	4.20	4.35	4.50
30 - 34	\$0.08	3.20	3.40	3.60	3.80	4.00	4.20	4.40	4.60	4.80	5.00	5.20	5.40	5.60	5.80	6.00
35 - 39	\$0.10	4.00	4.25	4.50	4.75	5.00	5.25	5.50	5.75	6.00	6.25	6.50	6.75	7.00	7.25	7.50
40 - 44	\$0.17	6.64	7.06	7.47	7.89	8.30	8.72	9.13	9.55	9.96	10.38	10.79	11.21	11.62	12.04	12.45
45 - 49	\$0.26	10.36	11.01	11.66	12.30	12.95	13.60	14.25	14.89	15.54	16.19	16.84	17.48	18.13	18.78	19.43
50 - 54	\$0.44	17.52	18.62	19.71	20.81	21.90	23.00	24.09	25.19	26.28	27.38	28.47	29.57	30.66	31.76	32.85
55 - 59	\$0.69	27.64	29.37	31.10	32.82	34.55	36.28	38.01	39.73	41.46	43.19	44.92	46.64	48.37	50.10	51.83
60 - 64	\$0.92	36.72	39.02	41.31	43.61	45.90	48.20	50.49	52.79	55.08	57.38	59.67	61.97	64.26	66.56	68.85
65 - 69	\$1.46	38.04	40.42	42.79	45.17	47.55	49.92	52.30	54.68	57.06	59.43	61.81	64.19	66.57	68.94	71.32
70 - 74	\$2.57	51.32	54.53	57.74	60.94	64.15	67.36	70.57	73.77	76.98	80.19	83.40	86.60	89.81	93.02	96.23
75+	\$4.60	92.00	97.75	103.50	109.25	115.00	120.75	126.50	132.25	138.00	143.75	149.50	155.25	161.00	166.75	172.50

Note: Reductions have been applied to the premium for Ages 65+. Benefit amount will reduce accordingly.

<p align="center">CHILD(REN)* AMOUNTS OF INSURANCE</p> <p align="center">10,000 0.80</p>

* Child coverage from 15 days to age 26.
Premium covers all dependent children
regardless of the number of children.



Life insurance



One more way you can protect your family

No one wants to think about life insurance. It's one of those unpleasant topics you push to the back of your mind and promise to think about "later." But what if "later" came and your family wasn't protected?

A recent study shows that more than half of U.S. households would have trouble meeting everyday living expenses within six months if the primary wage earner died. More than a third would have trouble within just one month.*

Our optional life insurance plans can give your family peace of mind for their future. While you may not want to think about it, there's actually no better time than now to protect your family.

Why now?

- 1. It's easy and more affordable than you might think to add more life insurance coverage.** Your employer may offer a basic term life policy, but it may not be enough to meet your family's needs. During your annual open enrollment, you can buy more coverage at lower rates. And you can keep the policy as long as you make your monthly payments, no matter where you work.
- 2. You don't need a physical exam.** During your enrollment period, you can buy life insurance — up to a certain amount — without a health exam. You may only need to answer a few basic medical questions.
- 3. Payments are taken from your paycheck.** No extra bills or checks to write.

**Do you have a plan for protecting your family?
Having the right coverage can give them —
and you — peace of mind.**

How much life insurance do you need?

Here's a worksheet to help you estimate how much coverage you'll need. Just fill out each amount and add them up at the end. That will give you an idea of the total amount of life insurance your family will need if something happens to you.

Money you owe

How much will be left for your family to pay?

Mortgage balance	\$ _____
Car payments	\$ _____
Loans or credit cards	\$ _____

Long-term costs

How much do your loved ones need each year?

Utilities (electricity, water, phone, cable)	\$ _____
Medical costs or insurance	\$ _____
Food, clothing, children's activities	\$ _____
Car insurance, repairs, gas	\$ _____
Retirement savings	\$ _____

Future plans

How much will your loved ones need for the future?

College	\$ _____
Other (such as retirement or long-term care)	\$ _____

Total	\$ _____
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* Life Happens and LIMRA, 2016 Insurance Barometer Study. www.lifehappens.org/industry-resources/agent/barometer2016/.

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Who needs life insurance?

Everyone does.
Here's why.



How life insurance fits into *your* life

Whether you're just starting out or starting to slow down, life insurance can be a lifesaver for the people you love.

Life insurance can help pay for things like:

- Funeral costs
- Bills and ongoing expenses
- Outstanding debt
- Future needs, like education
- Spouse's retirement plan

Take a look at how life insurance works for you, no matter what your situation:



If you're a young professional/millennial

You may wonder why you need life insurance. Think about what debt you'd leave behind for your family to take care of if you passed away unexpectedly.

For 20- and 30-year-olds, life insurance can help:

- Cover funeral and final expenses, including high student loan debt.
- Replace lost income.
- Pay for home expenses.



How about if you're single

Even if you're not married and don't have any children, it's still a good idea to get life insurance when:

- **You've got loans with co-signers.** If your parents, brother or sister, or friend co-signed a mortgage or student loan with you, they'll have to pay it if you pass away.
- **You're worried about funeral costs.** The average funeral costs over \$7,000. Life insurance helps take the burden off of loved ones.
- **You're taking care of a loved one.** If you're taking care of your elderly parents or a special needs sibling, the right life insurance can help you build a safety net for the people you care about.

If you're a single parent

You've got your hands full as a single parent. It's up to you to keep your family afloat, emotionally and financially. Start by getting life insurance to not only cover day-to-day expenses like food and clothes that your children's guardian will have but also other expenses like:

- Day care
- Music lessons
- Sports lessons
- College tuition



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Life and Disability



As a stay-at-home parent

You do it all — you're the child care giver, homework helper, chef, chauffeur, head of housekeeping and more. Life insurance can cover the cost of paying for services you do for "free," such as child care.

If you're married

When you're **married**, it's important to think about what would happen to you if you lost the income of your partner — whether you're planning on having little ones or are planning life as a twosome.

Put life insurance on your to-do list if you're **married with kids**. If you lose your spouse, you'll want your kids to find comfort and stability by staying in the home they know and doing the things they like. Life insurance can help you keep your kids focused, and the surviving spouse can be much better prepared to help when there are fewer financial issues to worry about.



And if you're young at heart

Think about what could happen in the future:

- What if something happened to you and you had a lot of debt? Life insurance helps ease the burden on your family.
- Who'd pay for your funeral?
- What if the day comes when you find yourself helping out aging parents or siblings? It'd be nice to know that they'd be OK.

Even though the kids have flown the coop and **you're planning for retirement with your spouse**, it's still time to think about life insurance. It's a good feeling to know that if something were to happen to you, your spouse would continue living the life that you built together.



Learn more about the role of life insurance in your financial plans by visiting [lifehappens.org](https://www.lifehappens.org).

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Life and Disability