

VALUE-ADDED ASSOCIATION BENEFITS

As an association member, you receive—
at no additional cost—special benefits and
programs designed to bring even more
value to your Anthem plan.

Benefits through Anthem Life



Anthem Life's group life insurance helps employees provide financial security for their loved ones. As an association member you now get this security as part of your benefits plan at no additional cost.

ALL COVERED EMPLOYEES AND DEPENDENTS RECEIVE:

\$10,000 Life and AD&D coverage

- Group Term Life & AD&D Insurance promise timely benefit payments for the family if an employee passes away or faces a qualified loss in an accident.

\$2,000/Spouse and \$2,000/Child Dependent Life coverage

- Dependent Life Insurance pays a benefit to your employee if a spouse or child passes away.

Resource Advisor

- This program gives employees and their families free and confidential access to support resources, including:
 - Up to three legal and/or financial consultations for all employees
 - Up to three visits per year with a counselor for employees with a disability
 - Up to three in-person counseling sessions as well as three legal and/or financial consultations for beneficiaries
 - 24/7 telephone counseling and referral services
 - Web site resources for child care and elder care databases, wellness information, wills, and power of attorney forms

Travel Assistance

- Provides emergency medical assistance, travel services, and pre-departure information for members in case a medical emergency arises while traveling 100+ miles from home for personal or business reasons.

*This insert is only one piece of your enrollment package.
Exclusions, limitations, and applicable policy numbers can be found in the enrollment brochure.*

Payment of the premium by the employer constitutes acceptance and agreement of the terms detailed in the group insurance policy and certificate and as outlined above.

VALUE-ADDED ASSOCIATION BENEFITS

Your association membership provides this program for you at no additional cost!

Healthy Lifestyles—a Web-based wellness program



Have you ever heard the expression “picture of health”? When it comes to good health, tobacco, obesity, stress, and poor diet don't really fit into the picture. That's where Healthy Lifestyles comes in.

Healthy Lifestyles is a Web-based incentive wellness program that helps transform unhealthy habits into positive ones by focusing on changing behavior.

Healthy Lifestyles offers help in making behavior changes in five key areas:

- Weight
- Diet and nutrition
- Physical inactivity
- Tobacco use
- Stress

Program features include: exercise, nutrition, kids and teen focused programs, integration with WebMd and MyHealth Assessment, health trackers, online health coaching, community support groups, condition specific healing centers, rewards for improvement and more!

Helpful online tools from Healthy Lifestyles may be accessed through www.FindAHealthierYou.com and include:

MyHealth assessments—allows employees to get a snapshot of their health and health risks

Web-based counseling—assists employees in quitting smoking and losing weight


Family support programs—offers engaging activities for kids and teens

Individualized planning tools—focuses on exercise, nutrition, and overall wellness

The Healthy Lifestyles programs are offered through an arrangement with Health Management Corporation (HMC) and administered by Healthways, Inc. © 2008 Healthways, Inc. All rights reserved.

Payment of the premium by the employer constitutes acceptance and agreement of the terms detailed in the group certificate and as outlined above.

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Knowing you have the support you need, whenever you need it makes all the difference in the world.

Resource Advisor

Giving you emotional, legal and financial guidance during life's challenging times

Life in the fast lane. That's normal speed these days. But when everyday problems like work-related stress or family issues become overwhelming or your life takes an unexpected turn, that's when you need help. Resource Advisor can give you the resources, guidance and support you need to manage your problems, before they become an emotional or financial burden. And, there's no additional cost to you.

Support is one phone call away

You can talk to a Resource Advisor counselor 24 hours a day, 7 days a week. Counselors can give you advice and options about how to handle your specific issue. They'll even help you find local professionals if you need additional support. And, if you have disability coverage with Anthem Life and have an approved disability claim, you'll automatically receive three face-to-face sessions with a licensed mental health professional. You can use this service during the six month period after your disability begins.

You also get professional legal and financial advice

If you've ever had legal or financial issues, you know that seeing a professional can be costly. With Resource Advisor, you get a total of three visits with a legal or financial consultant – one for each separate concern you may have. Legal discussions can be either face-to-face or over the phone. Financial discussions are only over the phone.

Added support for your beneficiaries when they need it the most

Thinking about death can be difficult. But being able to provide your loved ones with added comfort and guidance after you're gone is a lasting gift. With Resource Advisor, your beneficiaries will receive the specific professional assistance they may need. This includes three consultations with a mental health professional and three consultations with a legal and/or financial professional. Visits to these specialists can take place up to six months after you pass.

Anthem[®]Life

Beneficiary Companion helps your beneficiaries take care of the details

When it's time to take care of the paperwork and phone calls, your beneficiaries can get help from Beneficiary Companion*. This service will help your beneficiaries notify third parties of your death, like credit card companies, banks and utilities. And they'll work to protect your identity from identity theft. For more information about Beneficiary Companion, you can call 866-295-4890 or visit the Resource Advisor website. Beneficiaries can also find this information included within the Life Insurance Claim Form.

Go online and get help any time

When you visit our website, www.ResourceAdvisor.Anthem.com, you'll find information on lots of different work and life topics. Things like:

- Tips on dealing with emotions and advice on handling difficult life events, like losing a loved one
- Podcasts and webinars covering different daily topics like exercising for health or how to handle teens
- A Personal Concerns Library with a wide range of topics including handling stress, addiction and personal relationships
- Parenting information like child development, children with special needs, divorce and more
- A depression screening tool and tips on dealing with depression
- Child and elder care provider finders
- Financial calculators and tools
- Will, living will and financial power of attorney preparation assistance and an online legal library

Identity theft recovery services

It can take months or even years to get your identity back once it's been stolen. If you find out your wallet or purse has been lost or stolen, or if someone has stolen your identity, make Resource Advisor your first step to recovery. Call the toll-free number as soon as possible. You'll be assigned a Fraud Resolution Specialist to help you through the entire process. Here are just some of the services you'll receive:

- Unlimited fraud and recovery services including credit report review and placing "fraud alerts" on credit reports and with creditors
- Help with getting your identity back and restoring your good credit reputation
- Letting all of your banks and credit card companies know they should close accounts where your identity is an issue
- Financial discussions over the phone with a financial counselor specializing in identity protection
- Legal discussions with a lawyer on each new issue involving identity theft
- A 25% discount off the lawyer's fee, after your first discussion, for follow-up discussions

You can reach Resource Advisor 24/7

Call toll-free 888-209-7840 for private, one-on-one help 24/7 for setting up meetings or discussions.

Keep your Resource Advisor contact information with you

Just cut out and carry the wallet card.



Anthem[®]Life

RESOURCE ADVISOR

Get support, advice and resource information 24/7.

Call 888- 209-7840 or visit www.ResourceAdvisor.Anthem.com.

Then log in with the program name: AnthemResourceAdvisor.

Life and Disability products underwritten by Anthem Life Insurance Company.
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Note: If you retire, you can only use Resource Advisor until your retirement starts.

* Beneficiary Companion services are provided by Europ Assistance USA, an independent company providing these services on behalf of Anthem Life.

Life and Disability products underwritten by Anthem Life Insurance Company. ® ANTHEM is a registered trademark of Anthem Insurance Companies, Inc.

Travel assistance

Extending coverage no matter where life takes you

Anthem[®]Life



Providing comfort when you're far from home

- You are automatically enrolled in Travel Assistance when you elect term life and AD&D insurance from Anthem Life.
- Travel assistance benefits are available to you and your family 24 hours a day, seven days a week.

Security wherever you go

Anthem Life Insurance Company knows the importance of feeling safe and secure when you are away from home.

What would happen if you got sick in another city or country? Who would you call if you couldn't speak the language? Anthem Life has teamed up with Europ Assistance USA to provide important travel assistance services when you or your family are 100 miles or more from home, including personal and business travel.

A helping hand in medical emergencies

You can feel secure knowing that Travel Assistance benefits are available 24 hours a day. If you have an emergency medical situation while traveling, simply call the toll-free number to:

- Coordinate and pay for medical evacuation to the nearest appropriate treatment facility or back home, when medically necessary, up to \$100,000
- Send your dependent children home if they are left unattended due to your emergency, up to \$5,000
- Send your traveling companion home, up to \$5,000
- Arrange a bedside visit for a family member or friend if you are hospitalized for more than seven days, or if you are in critical condition, up to \$5,000

- Arrange and pay for repatriation services, up to \$10,000

Your travel companion

In addition to helping out during medical emergencies, your coverage also provides the following personal services:

- Receive and transmit emergency messages
- Emergency cash advances, up to \$500*
- Emergency medical payments, up to \$10,000*
- Legal assistance/bail, up to \$5,000*

* You must reimburse Europ Assistance USA for these expenses.

Easy access to travel information

Europ Assistance USA can provide valuable information before you travel, including immunization and passport requirements, foreign exchange rates, travel advisories and weather conditions.

You can obtain information by calling Europ Assistance USA:
From the U.S. and Canada: 866-295-4890
From other countries (call collect): 202-296-7482.

You can also obtain information online at europassistance-usa.com. For a complete description of covered services, as well as detailed contact information for inquiries, go to europassistance-usa.com and click on the GO button. Log in with the following information:

Username: AnthemLife

Password: 75293

VISIT ANTHEM.COM TO LEARN MORE ABOUT YOUR TRAVEL ASSISTANCE PROTECTION. FOR EASY ACCESS TO YOUR TRAVEL ASSISTANCE PROTECTION, CUT OUT AND CARRY THE WALLET CARD WHILE TRAVELING.

This product description is intended to be a brief outline of benefits available. It does not include all terms of coverage offered by Anthem Life. The entire terms are contained in the contract documents (the applicable certificate, policy and/or trust agreement). In the event of conflict between the contract documents and this product description, the contract documents will prevail. Products may vary and may not be available in all states. This information describes Anthem Life's standard programs. Exclusions and limitations are listed in the proposal brochure for this product.

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MANSH3378AES Rev. 6/09

Europ Assistance USA

For travel emergency assistance services, call the appropriate number below, depending on your location at the time you call:

Valid only for eligible members

| | |
|--|---------------------|
| US and Canada: | 866-295-4890 |
| Other locations (call collect): | 202-296-7482 |

Visit europassistance-usa.com
Username: AnthemLife, Password: 75293
or send an e-mail to ops@europassistance-usa.com.

Anthem[®]Life



Asistencia al viajero

Ampliación de tu cobertura sin importar adonde te lleve la vida

Cómo proporcionar bienestar cuando estás lejos de casa

- Cuando eliges el seguro por muerte accidental y desmembramiento (Accidental Death & Dismemberment, AD&D) y el seguro de vida a término de Anthem Life, estás automáticamente inscrito en Asistencia al Viajero.
- Los beneficios de Asistencia al Viajero están disponibles para ti y tu familia las 24 horas del día, los 7 días de la semana.

Seguridad dondequiera que vayas

Anthem Life Insurance Company sabe lo importante que es para ti sentirte seguro cuando estás lejos de tu hogar.

¿Qué pasaría si te enfermas mientras estás en otra ciudad o en otro país? ¿A quién llamarías si no pudieras hablar el idioma? Anthem Life se ha asociado con Europ Assistance USA para proporcionarte importantes servicios de asistencia al viajero cuando tú o tu familia estén a 160 kilómetros (100 millas) o más del hogar, incluidos viajes personales y de negocios.

Una mano de ayuda en emergencias médicas

Puedes sentirte seguro sabiendo que los beneficios de Asistencia al Viajero están disponibles las 24 horas del día. Si te encuentras en una situación médica de emergencia durante un viaje, simplemente llama al número gratuito para:

- coordinar y pagar por la evacuación médica al establecimiento de tratamientos adecuado más cercano o al que se encuentre en tu ciudad, cuando sea médicamente necesario, por un monto de hasta \$100,000;
- enviar a tus hijos dependientes a casa, en caso de que queden desatendidos debido a tu emergencia, por un monto de hasta \$5,000;
- enviar a tu acompañante de viaje a casa, por un monto de hasta \$5,000;

- gestionar una visita clínica para un miembro de la familia o amigo, en el caso de que permanezcas internado por más de siete días o estés en estado crítico, por un monto de hasta \$5,000;
- gestionar y pagar por servicios de repatriación, por un monto de hasta \$10,000.

Tu acompañante de viaje

Además de brindarte ayuda durante una emergencia médica, tu cobertura también proporciona los siguientes servicios personales:

- Recepción y transmisión de mensajes de emergencia
- Anticipos en efectivo de emergencia, hasta \$500*
- Pagos médicos de emergencia, hasta \$10,000*
- Asistencia jurídica/fianzas, hasta \$5,000*

* Deberás reembolsarle estos gastos a Europ Assistance USA.

Fácil acceso a información para el viajero

Europ Assistance USA puede brindarle valiosa información antes de su partida, incluidos los requisitos de vacunación y de pasaporte, los tipos de cambio, los avisos de seguridad y las condiciones meteorológicas.

Para obtener más información puede llamar a Europ Assistance USA al:

Desde los Estados Unidos y Canadá: 1-866-295-4890
Desde otros países (cobro revertido): 1-202-296-7482

También puede obtener información en línea en europassistance-usa.com. Para obtener una descripción detallada de los servicios cubiertos así como información de contacto completa para realizar consultas, visite europassistance-usa.com y haga clic en el botón "GO" (IR). Ingrese con la siguiente información:

Nombre de usuario: AnthemLife

Contraseña: 75293

Europ Assistance USA

Para obtener servicios de asistencia de emergencia durante un viaje, llama al número apropiado de los que se detallan a continuación, según dónde te encuentres al momento de realizar la llamada:

Válido únicamente para miembros elegibles

EE. UU. y Canadá: 866-295-4890

Otros lugares (llama a cobro revertido): 202-296-7482

Visita europassistance-usa.com

Nombre de usuario: AnthemLife Contraseña: 75293

o envía un mensaje de correo electrónico a ops@europassistance-usa.com.

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VISITA ANTHEM.COM PARA OBTENER MÁS INFORMACIÓN SOBRE TU PROTECCIÓN DE ASISTENCIA AL VIAJERO. PARA OBTENER FÁCILMENTE TU PROTECCIÓN DE ASISTENCIA AL VIAJERO, RECORTA Y LLEVA LA TARJETA DE BOLSILLO CUANDO VIAJES.

Esta descripción del producto es una breve reseña de los beneficios disponibles. No incluye todos los términos de cobertura que Anthem Life ofrece. Los términos completos se encuentran en los documentos del contrato (el certificado, la póliza o acuerdo de fideicomiso correspondientes). En el caso de que surja un conflicto entre los documentos del contrato y esta descripción del producto, prevalecerán los documentos del contrato. Los productos pueden variar y pueden no estar disponibles en todos los estados. Esta información describe los programas estándar de Anthem Life. Las exclusiones y limitaciones se enumeran en el folleto de propuesta de este producto.

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