

# Quick Reference Guide

## Anthem Life Product Offerings – CT, ME, NH & National Accounts

	Group Size 2-50	Group Size 51-99	Group Size 100+
Administration site	Worthington, Ohio L&D Group Administration	Worthington, Ohio L&D Group Administration	Worthington, Ohio L&D Group Administration
Group Size	2-50 eligible lives; at least 2 covered	51-99 eligible lives	100 or more eligible lives
Proposal System	ART, eQuote East, Benefits Central	ART	ART
Rate Basis	2-9 step rates in 5 year age bands, 10-50 composite rates	Composite rates	Composite rates
Bill Type	Anthem Life list bill	Anthem Life list bill	Anthem Life list bill or self-report
<b>Life and AD&amp;D</b>	<b>2-Years Rate Guarantee</b>	<b>2-Years Rate Guarantee</b>	<b>2-Years Rate Guarantee</b>
Benefit Offering	Flat amounts in any increments, class-based or salary-based	Flat amounts in any increments, class-based or salary-based	Flat amounts in any increments, class-based or salary-based
Minimum Benefit	\$10,000	\$10,000	\$10,000
Maximum Benefit	\$250,000 (varies by group)	\$250,000 (varies by group)	\$500,000 (varies by group)
Guaranteed Issue Amount	\$30,000 for 2-9 lives; \$50,000 for 10-24 lives; \$100,000 for 25-50 lives;	Variable by group.	Variable by group.
Reduction Schedule	35% at 65 and 50% at 70	Options: ▪ 35% at 65 and 50% at 70, or ▪ 50% at 70	Options: ▪ 35% at 65 and 50% at 70, or ▪ 50% at 70, or ▪ 35% at 65, 60% at 70, 72% at 75, 80% at 80, or ▪ 35% at 70 and 50% at 75, or ▪ 35% at 65, 40% at 70, 30% at 75, 30% at 80 (reduces on already reduced amount) ▪ No reductions (w/UW approval)
Waiver of Premium (Life)	Yes	Yes	Yes
Accelerated Death Benefit (Living Benefit)	Yes	Yes	Yes
AD&D Riders	Seatbelt, Airbag, Education, Repatriation	Seatbelt, Airbag, Education, Repatriation	Seatbelt, Airbag, Education, Repatriation, Coma, Common Carrier, plus 18 additional riders (w/UW approval)
<b>Dependent Life</b>	<b>2-Years Rate Guarantee</b>	<b>2-Years Rate Guarantee</b>	<b>2-Years Rate Guarantee</b>
Benefit Options	<ul style="list-style-type: none"> <li>▪ \$10,000 spouse/\$5,000 ea. child</li> <li>▪ \$5,000 spouse/\$2,500 ea. child</li> <li>▪ \$2,500 spouse/\$1,000 ea. child</li> <li>▪ \$2,000 spouse/\$1,000 ea. child</li> </ul> *Up to 50% of employee life amt	<ul style="list-style-type: none"> <li>▪ \$20,000 spouse/\$10,000 ea. child</li> <li>▪ \$15,000 spouse/\$7,500 ea. child</li> <li>▪ \$10,000 spouse/\$5,000 ea. child</li> <li>▪ \$5,000 spouse/\$2,500 ea. child</li> <li>▪ \$2,500 spouse/\$1,000 ea. child</li> <li>▪ \$2,000 spouse/\$1,000 ea. child</li> </ul> *Up to 50% of employee life amt	<ul style="list-style-type: none"> <li>▪ \$20,000 spouse/\$10,000 ea. child</li> <li>▪ \$15,000 spouse/\$7,500 ea. child</li> <li>▪ \$10,000 spouse/\$5,000 ea. child</li> <li>▪ \$5,000 spouse/\$2,500 ea. child</li> <li>▪ \$2,500 spouse/\$1,000 ea. child</li> <li>▪ \$2,000 spouse/\$1,000 ea. child</li> </ul> *Up to 50% of employee life amt
Guaranteed Issue	All amounts are guaranteed issue.	All amounts guaranteed issue	All amounts guaranteed issue

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**Anthem Life**



Optional Life	Available for groups 10-50	2-Years Rate Guarantee	2-Years Rate Guarantee	2-Years Rate Guarantee
<i>May be sold with group Life/AD&amp;D or as stand-alone</i>				
<b>Benefit Offering</b>	Flat amounts in increments, class-based or salary-based	Flat amounts in increments, class-based or salary-based	Flat amounts in increments, class-based or salary-based	Flat amounts in increments, class-based or salary-based
<b>Minimum Benefit</b>	\$10,000	\$10,000	\$10,000	\$10,000
<b>Maximum Benefit</b>	\$100,000 (varies by group)	\$300,000 (varies by group)	\$500,000 (varies by group)	\$500,000 (varies by group)
<b>Guaranteed Issue Amount</b>	Variable by group.	Variable by group.	Variable by group.	Variable by group.
<b>Reduction Schedule</b>	35% at 65 and 50% at 70	Options: <ul style="list-style-type: none"> <li>35% at 65 and 50% at 70, or</li> <li>50% at 70</li> <li>If sold with Group Term Life/AD&amp;D, the reduction for the Group Term Life/AD&amp;D applies to Optional Life.</li> </ul>	Options: <ul style="list-style-type: none"> <li>35% at 65 and 50% at 70, or</li> <li>50% at 70, or</li> <li>35% at 65, 60% at 70, 72% at 75, 80% at 80, or</li> <li>35% at 70 and 50% at 75, or</li> <li>35% at 65, 40% at 70, 30% at 75, 30% at 80 (reduces on already reduced amount)</li> <li>If sold with Group Term Life/AD&amp;D, the reduction for the Group Term Life/AD&amp;D applies to Optional Life. If "no reductions" apply to Group Term Life/AD&amp;D then the following applies to Optional Life: 35% at age 65 and 50% at age 70.</li> </ul>	Options: <ul style="list-style-type: none"> <li>35% at 65 and 50% at 70, or</li> <li>50% at 70, or</li> <li>35% at 65, 60% at 70, 72% at 75, 80% at 80, or</li> <li>35% at 70 and 50% at 75, or</li> <li>35% at 65, 40% at 70, 30% at 75, 30% at 80 (reduces on already reduced amount)</li> <li>If sold with Group Term Life/AD&amp;D, the reduction for the Group Term Life/AD&amp;D applies to Optional Life. If "no reductions" apply to Group Term Life/AD&amp;D then the following applies to Optional Life: 35% at age 65 and 50% at age 70.</li> </ul>
<b>Waiver of Premium (Life)</b>	Yes	Yes	Yes	Yes
<b>Living Benefits (Life)</b>	Yes	Yes	Yes	Yes
<b>AD&amp;D Riders</b>	Seatbelt, Airbag, Education, Repatriation	Seatbelt, Airbag, Education, Repatriation	Seatbelt, Airbag, Education, Repatriation, Coma, Common Carrier, plus 18 additional riders (with underwriting approval)	Seatbelt, Airbag, Education, Repatriation, Coma, Common Carrier, plus 18 additional riders (with underwriting approval)
Optional Dependent Life	2-Years Rate Guarantee	2-Years Rate Guarantee	2-Years Rate Guarantee	2-Years Rate Guarantee
<i>If Group Term Life is sold with Optional Life, Optional Dependent Life is not included – Dependent Life is included with Group Term Life.</i>				
<b>Benefit Options</b>	<ul style="list-style-type: none"> <li>Spouse, \$5,000 to \$50,000,</li> <li>Child, \$5,000 to \$15,000</li> <li>*Up to 50% of employee life amt</li> </ul>	<ul style="list-style-type: none"> <li>Spouse, \$5,000 to \$150,000,</li> <li>Child, \$5,000 to \$15,000</li> <li>*Up to 50% of employee life amt</li> </ul>	<ul style="list-style-type: none"> <li>Spouse, \$5,000 to \$250,000,</li> <li>Child, \$5,000 to \$15,000</li> <li>*Up to 50% of employee life amt</li> </ul>	<ul style="list-style-type: none"> <li>Spouse, \$5,000 to \$250,000,</li> <li>Child, \$5,000 to \$15,000</li> <li>*Up to 50% of employee life amt</li> </ul>
<b>Guaranteed Issue</b>	\$25,000	\$25,000	\$25,000	\$25,000
STD	2-Years Rate Guarantee	2-Years Rate Guarantee	2-Years Rate Guarantee	2-Years Rate Guarantee
<b>Plans Available</b>	1-8-13, 1-8-26, 8-8-13, 8-8-26, 15-15-13, 15-15-26	1-8-13, 1-8-26, 8-8-13, 8-8-26, 15-15-13, 15-15-26, 30-30-13, 30-30-26	1-8-13, 1-8-26, 8-8-13, 8-8-26, 15-15-13, 15-15-26, 30-30-13, 30-30-26	1-8-13, 1-8-26, 8-8-13, 8-8-26, 15-15-13, 15-15-26, 30-30-13, 30-30-26  9, 11, 12, 22, 24 and 25-week maximum benefit duration options are available to coordinate between STD benefit period and LTD elimination period.

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<b>Salary-Based Benefit Options</b>	60% or 67% of weekly earnings up to \$200-\$1,350 per week (Maximum amount may be chosen by employer or set by underwriting.)	50%, 60% or 67% of weekly earnings up to \$200-\$1,500 (Maximum amount may be chosen by employer or set by underwriting.)	50%, 60% or 67% of weekly earnings up to \$200-\$1,500 (Maximum amount may be chosen by the employer or set by underwriting.)
<b>Flat Benefit Options</b>	\$200 or \$250 per week	\$200 or \$250 per week	\$200 or \$250 per week
<b>Guaranteed Issue Amount</b>	2-5 lives, \$500 per week, 6 or more lives, all amounts guaranteed issue	All amounts guaranteed issue	All amounts guaranteed issue
<b>Partial Disability Benefits</b>	Yes	Yes	Yes
<b>Maternity Included</b>	Yes	Yes	Yes
<b>Voluntary STD</b>	Available for groups 10-50		
	<b>2-Years Rate Guarantee</b>	<b>2-Years Rate Guarantee</b>	<b>2-Years Rate Guarantee</b>
<b>Plans Available</b>	1-8-13, 1-8-26, 1-8-52, 8-8-13, 8-8-26, 8-8-52, 15-15-13, 15-15-26, 15-15-52, 30-30-13, 30-30-26, 30-30-52	1-8-13, 1-8-26, 1-8-52, 8-8-13, 8-8-26, 8-8-52, 15-15-13, 15-15-26, 15-15-52, 30-30-13, 30-30-26, 30-30-52	1-8-13, 1-8-26, 1-8-52, 8-8-13, 8-8-26, 8-8-52, 15-15-13, 15-15-26, 15-15-52, 30-30-13, 30-30-26, 30-30-52  9, 11, 12, 22, 24, 25, 48, 50 and 51-week maximum benefit durations are available to coordinate between STD benefit period and LTD elimination period.
<b>Salary-Based Benefit Options</b>	50% or 60% of weekly earnings up to \$200-\$1,350 per week (Maximum amount may be chosen by the employer or set by underwriting.)	50%, 60% or 67% of weekly earnings up to \$200-\$1,500 (Maximum amount may be chosen by the employer or set by underwriting.)	50%, 60% or 67% of weekly earnings up to \$200-\$1,500 (Maximum amount may be chosen by the employer or set by underwriting.)
<b>Flat Benefit Options</b>	\$200 or \$250 per week	\$200 or \$250 per week	\$200 or \$250 per week
<b>Guaranteed Issue Amount</b>	\$0 to \$1,350 per week	\$500 to \$1,350 per week	\$500 to \$1,500 per week
<b>Partial Disability Benefits</b>	Yes	Yes	Yes
<b>Maternity Included</b>	Yes	Yes	Yes
<b>Pre-Existing Condition Limitation</b>	12/12	12/12	3/12 or 12/12
<b>LTD</b>	<b>2-Years Rate Guarantee</b>	<b>2-Years Rate Guarantee</b>	<b>2-Years Rate Guarantee</b>
<b>Benefit % of Salary</b>	2-9: 50% or 60% (Gold Silver Bronze) 10-50: 50%, 60%, or 67%	50%, 60%, or 67%	50%, 60%, or 67%
<b>Minimum Monthly Benefit</b>	\$100 or 10%, whichever is greater	\$100 or 10%, whichever is greater	\$100 or 10%, whichever is greater
<b>Maximum Monthly Benefit</b>	2-9: \$3,000 or \$6,000 (Gold Silver Bronze) 10-50: \$1,000 to \$10,000	\$2,500 to \$10,000	\$2,500 to \$15,000
<b>Maximum Benefit Duration</b>	2 years with RBD; 5 years with RBD, to age 65 RBD, or SSNRA	2 years with RBD; 5 years with RBD, to age 65 RBD, or SSNRA	2 years with RBD; 5 years with RBD, to age 65 RBD, or SSNRA (other

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			options as approved by UW)
<b>Guaranteed Issue</b>	2-5: None 10-50: All amounts are guaranteed issue	All amounts guaranteed issue	All amounts guaranteed issue
<b>Elimination Period</b>	2-9: 90 or 180 days of disability 10-50: 90, 180 or 365 days of disability	90, 120, 180, or 365 days of disability	60, 90, 120, 180, or 365 days of disability (other options as approved by UW)
<b>Definition of Disability</b>	2-9: 2-year own occupation period 10-50: 2-year own occupation period, To Age 65 own occupation period (as an executive carve-out)	2-year own occupation period, 3-year own occupation period, 5-year own occupation period, To Age 65 own occupation period, SSNRA own occupation period	2-year own occupation period, 3-year own occupation period, 5-year own occupation period, To Age 65 own occupation period, SSNRA own occupation period (other options as approved by UW)
<b>Partial Disability Benefits</b>	Yes	Yes	Yes
<b>Maternity Included</b>	Yes	Yes	Yes
<b>Social Security Integration</b>	Family	Family	Primary or Family
<b>Pre-existing Condition Limitation</b>	2-9: 12/6/24 10-50: 12/6/24 or 6/12/24 no loss/no gain with prior carrier cert	3/12, 3/6/12, 6/12/24, 12/6/24 or 12/24 no loss/no gain with prior carrier cert	3/12, 3/6/12, 6/12/24, 12/6/24 or 12/24 no loss/no gain with prior carrier cert
<b>Voluntary LTD</b>	<b>Available for groups 10-50</b>		
	<b>2-Years Rate Guarantee</b>	<b>2-Years Rate Guarantee</b>	<b>2-Years Rate Guarantee</b>
<b>Benefit % of Salary</b>	50% or 60%	50% or 60%	50% or 60%
<b>Minimum Monthly Benefit</b>	\$100 or 10%, whichever is greater	\$100 or 10%, whichever is greater	\$100 or 10%, whichever is greater
<b>Maximum Monthly Benefit</b>	\$1,000 to \$6,000	\$1,000 to \$10,000	\$1,000 to \$10,000
<b>Maximum Benefit Duration</b>	2 years with RBD; 5 years with RBD, to age 65 RBD, or SSNRA	2 years with RBD; 5 years with RBD, to age 65 RBD, or SSNRA	2 years with RBD; 5 years with RBD, to age 65 RBD, or SSNRA (other options as approved by UW)
<b>Guaranteed Issue</b>	Guaranteed issue amount is calculated by quoting system; varies by group.	Guaranteed issue amount is calculated by quoting system; varies by group.	Guaranteed issue amount is calculated by quoting system; varies by group.
<b>Elimination Period</b>	90 or 180 days of disability	90 or 180 days of disability	90 or 180 days of disability (other options as approved by UW)
<b>Definition of Disability</b>	2-year own occupation period, 3-year own occupation period, or 5-year own occupation period	2-year own occupation period, 3-year own occupation period, or 5-year own occupation period	2-year own occupation period, 3-year own occupation period, 5-year own occupation period, To Age 65 own occupation period, or SSNRA own occupation period (other options as approved by UW)
<b>Partial Disability Benefits</b>	Yes	Yes	Yes
<b>Maternity Included</b>	Yes	Yes	Yes
<b>Social Security Integration</b>	Family	Family	Family
<b>Pre-existing Condition Limitation</b>	3/12, 3/6/12, 12/24 or 12/6/24 no loss/no gain with prior carrier cert	3/12, 3/6/12, 12/24 or 12/6/24 no loss/no gain with prior carrier cert	3/12, 3/6/12, 12/24 or 12/6/24 no loss/no gain with prior carrier cert

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Voluntary AD&D	Not available	1-Year or 2-year Rate Guarantee	1-Year or 2-year Rate Guarantee
Benefit Options	N/A	Flat amount, \$10,000 to \$500,000	Flat amount, \$10,000 to \$500,000
Family Plan	N/A	<ul style="list-style-type: none"> <li>▪ Spouse 50% of employee amount</li> <li>▪ Child 10% of employee amount</li> </ul>	<ul style="list-style-type: none"> <li>▪ Spouse 50% of employee amount</li> <li>▪ Child 10% of employee amount</li> </ul>
Guaranteed Issue	N/A	All amounts are guaranteed issue.	All amounts are guaranteed issue.

The benefit descriptions contained in this brochure are intended to be a brief outline of coverage and are not intended to be a legal contract. The entire provisions of benefits and exclusions are contained in the Group Contract, Certificate and Schedule of Benefits. In the event of a conflict between the Group Contract and this description, the terms of the Group Contract will prevail.

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