ANTHEM LIFE INSURANCE COMPANY - VOLUNTARY TERM LIFE

Our voluntary Employee-paid term life insurance plan can be designed to meet the needs of each individual or family. This insurance allows you to add protection, above the Basic Term Life Insurance coverage.

Employee Benefit
You may enroll in additional age-rated coverage in $10,000 increments to a maximum of $300,000 for yourself. Guaranteed coverage is available to $30,000 if you are under age 60, provided you apply within your initial eligibility period. Amounts in excess of the guaranteed amount, if you are over age 60, and if you apply after your initial eligibility period are subject to evidence of insurability. Rates are factored in five-year bands.

Spousal and Domestic Partner Coverage
You can enroll in additional coverage for your spouse or your Domestic Partner (under age 70) even if you do not enroll yourself. Spousal or Domestic Partner coverage is also available in $10,000 increments to a maximum of $300,000. Guaranteed coverage is available to $30,000, if the spouse or Domestic Partner is under age 60, during the Employee’s initial eligibility period only. Amounts in excess of the guaranteed amount, spouses or Domestic Partners over age 60, and if the spouse or Domestic Partner applies after the Employee’s initial eligibility period are subject to evidence of insurability.

Dependent Children
For a flat rate of $1.50 per month for all legally dependent children, ages six months to 26 years, you can enroll in additional life insurance, provided you or your spouse are accepted for insurance coverage. Children are covered at $5,000 per child.

Children of Domestic Partners
For a flat rate of $1.50 per month for all legally dependent children of your Domestic Partner, ages six months to 25 years, you can enroll in additional life insurance, provided you or your Domestic Partner are accepted for insurance coverage. Children are covered at $5,000 per child.

Portability
Upon termination of employment, you can keep your coverage at the same group rates, provided you or your covered spouse, or your covered Domestic Partner are under age 70 and as long as the group continues coverage with Anthem Life. You have the option of paying premiums quarterly, semi-annually or annually. In order to continue coverage following termination you must apply within 31 days of your termination date. You can obtain a form by contacting Anthem Life at 1-800-551-7265.

Accelerated Benefit
If the covered person is terminally ill, he or she may choose the Accelerated Benefit, subject to conditions and approval. If approved, a lump sum payment of 50% of the life insurance policy or $100,000, whichever is the lesser amount, will be issued to the insured. The same conditions apply as under Basic Term Life plan. See your Human Resources/Benefits Office if this applies to you.
Insurance Premium Waiver
If you, your spouse or Domestic Partner are under age 60 and become totally disabled for nine consecutive months, your insurance will continue to age 65, without further premium payments.

Suicide Exclusion
If an Employee, Employee’s spouse or Employee’s Domestic Partner dies by suicide, while sane or insane, within one year after the effective date of the person’s coverage, Anthem Life will refund premiums only.

Claim Notification
Written notice of the death of the covered person must be provided to Anthem Life within two years after the date of death. If such notice is not given, Anthem Life will not be liable for any benefit payments.

For questions, call Anthem Life Insurance Customer Service: ..................................1-800-551-7265
Website ...................................................................................................................www.anthem.com

NOTE: This is a general summary of your Basic & Voluntary Term Life Insurance Plans. Final interpretations and a complete listing and description of any and all benefits, limitations and exclusions are found in, and governed by, the Anthem Life Master Contracts.

MUTUAL OF OMAHA INSURANCE COMPANY – ACCIDENTAL DEATH & DISMEMBERMENT

This voluntary Employee-paid supplemental Accidental Death and Dismemberment Insurance is designed to offer you high limit protection against covered accidents.

Maximum Limits
You can choose to purchase coverage from $10,000 to $500,000. If you choose the Employee and family plan you can include coverage on your spouse, Domestic Partner, your Eligible Dependent children and the Eligible Dependent children of your Domestic Partner. The amount of your purchase cannot exceed ten times your annual salary. Under the family plan, spousal and Domestic Partner coverage is 50% of the Employee coverage and dependent children are covered at 10% of the Employee-elected amount. If there are no children, the spouse and Domestic Partner coverage increases to 60% and if there is no spouse or Domestic Partner, the children are covered at 20%.

Benefit Payments
When covered injuries result in a loss of life within 12 months after the date of an accident the full benefit amounts are payable for loss of life. The full amount is also payable for the loss of two limbs, the sight of both eyes or the loss of one limb and the sight of one eye when these losses are the result of the same accident. One-half payment is payable for the loss of one limb, one eye, speech or hearing. One-quarter benefit is payable for the loss of the thumb and index finger of the same hand. See the Mutual of Omaha AD&D brochure for a complete description of loss payment schedules.

For questions call Mutual of Omaha Customer Service: ............................................1-800-524-2324
Website ...................................................................................................... www.mutualofomaha.com

NOTE: This is only an overview of your Accidental Death & Dismemberment Plan. Review the Mutual of Omaha AD&D brochure for further details and explanations. If discrepancies are found, depend upon the policy itself for accuracy.