



**Mentor Exempted Village School
District**
Your guide to specialty benefits

Summary of Benefits

Basic Group Life Insurance

Mentor Exempted Village School District

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

Group term life insurance benefit: According to contractual agreement and board adopted benefits schedule.

Guaranteed Issue Amount

\$25,000 (for employees aged 70 or older)

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.

Accidental death and dismemberment insurance benefit: Equal to group term life insurance benefit

Benefits after age 65

You will still have benefits after you turn 65, though they will reduce as follows:

33% reduction at age 70; 50% reduction at age 75

All benefits end at retirement.

Living Benefit (accelerated death benefit)

You can ask for a portion of your group term 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 70 if you become totally disabled and unable to work prior to age 60. Premiums may be waived after you complete the six-month waiver of premium elimination period.

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 and ask for Resource Advisor.

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.

Life and Disability products underwritten by Anthem Life Insurance Company, In GA, Life and Disability products are underwritten by Greater Georgia Life Insurance Company (GGL) using the trade name Anthem Life Anthem is a registered trademark of Anthem Insurance Companies, Inc.

Summary of Benefits

Supplemental Life Insurance

Mentor Exempt Village School District

See your benefit certificate for specific plan details, eligibility definitions, limitations and exclusions.**Supplemental group term life insurance benefit**

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

Guaranteed Issue Amount

New Hires: \$100,000 or 3x annual earnings, whichever is less

Current Enrolled EEs: Allowed one incremental increase without evidence of insurability up to Guaranteed Issue amount during annual Open Enrollment.

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.

Supplemental 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 \$5,000 increments to a maximum of \$150,000

You may purchase coverage for your child(ren) in \$5,000 increments to a maximum of \$10,000

Spouse Guaranteed Issue Amount: New Hires: \$25,000

Current Enrolled EEs: Allowed one incremental increase without evidence of insurability up to Guaranteed Issue amount during annual Open Enrollment for Dependents.

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 70

You will still have benefits after age 70, though they will reduce as follows:

33% reduction at age 70; 50% reduction at age 75.

All benefits end at retirement.

Living Benefit (accelerated death benefit)

You can ask for a portion of your group term 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 supplemental life insurance

If you leave employment for reasons other than disability, this feature allows you to take your supplemental life insurance coverage with you by paying the required premiums. Plus, the rates are typically lower than an individual policy. Refer to your certificate for limitations and exclusions.

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 and ask for Resource Advisor.

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 PREMIUMS
SEMI-MONTHLY PREMIUMS
MENTOR EXEMPTED VILLAGE SCHOOL DISTRICT**

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	\$0.05	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
25 - 29	\$0.04	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
30 - 34	\$0.04	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
35 - 39	\$0.06	0.30	0.60	0.90	1.20	1.50	1.80	2.10	2.40	2.70	3.00	3.30	3.60	3.90	4.20
40 - 44	\$0.09	0.45	0.90	1.35	1.80	2.25	2.70	3.15	3.60	4.05	4.50	4.95	5.40	5.85	6.30
45 - 49	\$0.14	0.70	1.40	2.10	2.80	3.50	4.20	4.90	5.60	6.30	7.00	7.70	8.40	9.10	9.80
50 - 54	\$0.25	1.25	2.50	3.75	5.00	6.25	7.50	8.75	10.00	11.25	12.50	13.75	15.00	16.25	17.50
55 - 59	\$0.42	2.10	4.20	6.30	8.40	10.50	12.60	14.70	16.80	18.90	21.00	23.10	25.20	27.30	29.40
60 - 64	\$0.58	2.90	5.80	8.70	11.60	14.50	17.40	20.30	23.20	26.10	29.00	31.90	34.80	37.70	40.60
65 - 69	\$1.02	3.32	6.63	9.95	13.26	16.58	19.89	23.21	26.52	29.84	33.15	36.47	39.78	43.10	46.41
70 - 74	\$2.11	5.28	10.55	15.83	21.10	26.38	31.65	36.93	42.20	47.48	52.75	58.03	63.30	68.58	73.85
75+	\$3.23	8.08	16.15	24.23	32.30	40.38	48.45	56.53	64.60	72.68	80.75	88.83	96.90	104.98	113.05

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	\$0.05	3.75	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	
25 - 29	\$0.04	3.00	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	
30 - 34	\$0.04	3.00	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	
35 - 39	\$0.06	4.50	4.80	5.10	5.40	5.70	6.00	6.30	6.60	6.90	7.20	7.50	7.80	8.10	8.40	
40 - 44	\$0.09	6.75	7.20	7.65	8.10	8.55	9.00	9.45	9.90	10.35	10.80	11.25	11.70	12.15	12.60	
45 - 49	\$0.14	10.50	11.20	11.90	12.60	13.30	14.00	14.70	15.40	16.10	16.80	17.50	18.20	18.90	19.60	
50 - 54	\$0.25	18.75	20.00	21.25	22.50	23.75	25.00	26.25	27.50	28.75	30.00	31.25	32.50	33.75	35.00	
55 - 59	\$0.42	31.50	33.60	35.70	37.80	39.90	42.00	44.10	46.20	48.30	50.40	52.50	54.60	56.70	58.80	
60 - 64	\$0.58	43.50	46.40	49.30	52.20	55.10	58.00	60.90	63.80	66.70	69.60	72.50	75.40	78.30	81.20	
65 - 69	\$1.02	49.73	53.04	56.36	59.67	62.99	66.30	69.62	72.93	76.25	79.56	82.88	86.19	89.51	92.82	
70 - 74	\$2.11	79.13	84.40	89.68	94.95	100.23	105.50	110.78	116.05	121.33	126.60	131.88	137.15	142.43	147.70	
75+	\$3.23	121.13	129.20	137.28	145.35	153.43	161.50	169.58	177.65	185.73	193.80	201.88	209.95	218.03	226.10	

ATTAINED		EMPLOYEE AMOUNTS OF INSURANCE														
AGE	Rates	\$290,000	\$300,000													
<25	\$0.05	7.25	7.50													
25 - 29	\$0.04	5.80	6.00													
30 - 34	\$0.04	5.80	6.00													
35 - 39	\$0.06	8.70	9.00													
40 - 44	\$0.09	13.05	13.50													
45 - 49	\$0.14	20.30	21.00													
50 - 54	\$0.25	36.25	37.50													
55 - 59	\$0.42	60.90	63.00													
60 - 64	\$0.58	84.10	87.00													
65 - 69	\$1.02	96.14	99.45													
70 - 74	\$2.11	152.98	158.25													
75+	\$3.23	234.18	242.25													

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
MENTOR EXEMPTED VILLAGE SCHOOL DISTRICT**

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	\$0.05	0.13	0.25	0.38	0.50	0.63	0.75	0.88	1.00	1.13	1.25	1.38	1.50	1.63	1.75	1.88
25 - 29	\$0.04	0.10	0.20	0.30	0.40	0.50	0.60	0.70	0.80	0.90	1.00	1.10	1.20	1.30	1.40	1.50
30 - 34	\$0.04	0.10	0.20	0.30	0.40	0.50	0.60	0.70	0.80	0.90	1.00	1.10	1.20	1.30	1.40	1.50
35 - 39	\$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
40 - 44	\$0.09	0.23	0.45	0.68	0.90	1.13	1.35	1.58	1.80	2.03	2.25	2.48	2.70	2.93	3.15	3.38
45 - 49	\$0.14	0.35	0.70	1.05	1.40	1.75	2.10	2.45	2.80	3.15	3.50	3.85	4.20	4.55	4.90	5.25
50 - 54	\$0.25	0.63	1.25	1.88	2.50	3.13	3.75	4.38	5.00	5.63	6.25	6.88	7.50	8.13	8.75	9.38
55 - 59	\$0.42	1.05	2.10	3.15	4.20	5.25	6.30	7.35	8.40	9.45	10.50	11.55	12.60	13.65	14.70	15.75
60 - 64	\$0.58	1.45	2.90	4.35	5.80	7.25	8.70	10.15	11.60	13.05	14.50	15.95	17.40	18.85	20.30	21.75
65 - 69	\$1.02	1.66	3.32	4.97	6.63	8.29	9.95	11.60	13.26	14.92	16.58	18.23	19.89	21.55	23.21	24.86
70 - 74	\$2.11	2.64	5.28	7.91	10.55	13.19	15.83	18.46	21.10	23.74	26.38	29.01	31.65	34.29	36.93	39.56
75+	\$3.23	4.04	8.08	12.11	16.15	20.19	24.23	28.26	32.30	36.34	40.38	44.41	48.45	52.49	56.53	60.56

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	\$0.05	2.00	2.13	2.25	2.38	2.50	2.63	2.75	2.88	3.00	3.13	3.25	3.38	3.50	3.63	3.75
25 - 29	\$0.04	1.60	1.70	1.80	1.90	2.00	2.10	2.20	2.30	2.40	2.50	2.60	2.70	2.80	2.90	3.00
30 - 34	\$0.04	1.60	1.70	1.80	1.90	2.00	2.10	2.20	2.30	2.40	2.50	2.60	2.70	2.80	2.90	3.00
35 - 39	\$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
40 - 44	\$0.09	3.60	3.83	4.05	4.28	4.50	4.73	4.95	5.18	5.40	5.63	5.85	6.08	6.30	6.53	6.75
45 - 49	\$0.14	5.60	5.95	6.30	6.65	7.00	7.35	7.70	8.05	8.40	8.75	9.10	9.45	9.80	10.15	10.50
50 - 54	\$0.25	10.00	10.63	11.25	11.88	12.50	13.13	13.75	14.38	15.00	15.63	16.25	16.88	17.50	18.13	18.75
55 - 59	\$0.42	16.80	17.85	18.90	19.95	21.00	22.05	23.10	24.15	25.20	26.25	27.30	28.35	29.40	30.45	31.50
60 - 64	\$0.58	23.20	24.65	26.10	27.55	29.00	30.45	31.90	33.35	34.80	36.25	37.70	39.15	40.60	42.05	43.50
65 - 69	\$1.02	26.52	28.18	29.84	31.49	33.15	34.81	36.47	38.12	39.78	41.44	43.10	44.75	46.41	48.07	49.73
70 - 74	\$2.11	42.20	44.84	47.48	50.11	52.75	55.39	58.03	60.66	63.30	65.94	68.58	71.21	73.85	76.49	79.13
75+	\$3.23	64.60	68.64	72.68	76.71	80.75	84.79	88.83	92.86	96.90	100.94	104.98	109.01	113.05	117.09	121.13

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

CHILD(REN)* AMOUNTS OF INSURANCE	
5,000	10,000
0.53	1.05

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



**EMPLOYEE OPTIONAL GROUP TERM LIFE PREMIUMS
18 PAY PREMIUMS
MENTOR EXEMPTED VILLAGE SCHOOL DISTRICT**

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	\$0.05	0.33	0.67	1.00	1.33	1.67	2.00	2.33	2.67	3.00	3.33	3.67	4.00	4.33	4.67
25 - 29	\$0.04	0.27	0.53	0.80	1.07	1.33	1.60	1.87	2.13	2.40	2.67	2.93	3.20	3.47	3.73
30 - 34	\$0.04	0.27	0.53	0.80	1.07	1.33	1.60	1.87	2.13	2.40	2.67	2.93	3.20	3.47	3.73
35 - 39	\$0.06	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
40 - 44	\$0.09	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
45 - 49	\$0.14	0.93	1.87	2.80	3.73	4.67	5.60	6.53	7.47	8.40	9.33	10.27	11.20	12.13	13.07
50 - 54	\$0.25	1.67	3.33	5.00	6.67	8.33	10.00	11.67	13.33	15.00	16.67	18.33	20.00	21.67	23.33
55 - 59	\$0.42	2.80	5.60	8.40	11.20	14.00	16.80	19.60	22.40	25.20	28.00	30.80	33.60	36.40	39.20
60 - 64	\$0.58	3.87	7.73	11.60	15.47	19.33	23.20	27.07	30.93	34.80	38.67	42.53	46.40	50.27	54.13
65 - 69	\$1.02	4.42	8.84	13.26	17.68	22.10	26.52	30.94	35.36	39.78	44.20	48.62	53.04	57.46	61.88
70 - 74	\$2.11	7.03	14.07	21.10	28.13	35.17	42.20	49.23	56.27	63.30	70.33	77.37	84.40	91.43	98.47
75+	\$3.23	10.77	21.53	32.30	43.07	53.83	64.60	75.37	86.13	96.90	107.67	118.43	129.20	139.97	150.73

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	\$0.05	5.00	5.33	5.67	6.00	6.33	6.67	7.00	7.33	7.67	8.00	8.33	8.67	9.00	9.33
25 - 29	\$0.04	4.00	4.27	4.53	4.80	5.07	5.33	5.60	5.87	6.13	6.40	6.67	6.93	7.20	7.47
30 - 34	\$0.04	4.00	4.27	4.53	4.80	5.07	5.33	5.60	5.87	6.13	6.40	6.67	6.93	7.20	7.47
35 - 39	\$0.06	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
40 - 44	\$0.09	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
45 - 49	\$0.14	14.00	14.93	15.87	16.80	17.73	18.67	19.60	20.53	21.47	22.40	23.33	24.27	25.20	26.13
50 - 54	\$0.25	25.00	26.67	28.33	30.00	31.67	33.33	35.00	36.67	38.33	40.00	41.67	43.33	45.00	46.67
55 - 59	\$0.42	42.00	44.80	47.60	50.40	53.20	56.00	58.80	61.60	64.40	67.20	70.00	72.80	75.60	78.40
60 - 64	\$0.58	58.00	61.87	65.73	69.60	73.47	77.33	81.20	85.07	88.93	92.80	96.67	100.53	104.40	108.27
65 - 69	\$1.02	66.30	70.72	75.14	79.56	83.98	88.40	92.82	97.24	101.66	106.08	110.50	114.92	119.34	123.76
70 - 74	\$2.11	105.50	112.53	119.57	126.60	133.63	140.67	147.70	154.73	161.77	168.80	175.83	182.87	189.90	196.93
75+	\$3.23	161.50	172.27	183.03	193.80	204.57	215.33	226.10	236.87	247.63	258.40	269.17	279.93	290.70	301.47

ATTAINED		EMPLOYEE AMOUNTS OF INSURANCE													
AGE	Rates	\$290,000	\$300,000												
<25	\$0.05	9.67	10.00												
25 - 29	\$0.04	7.73	8.00												
30 - 34	\$0.04	7.73	8.00												
35 - 39	\$0.06	11.60	12.00												
40 - 44	\$0.09	17.40	18.00												
45 - 49	\$0.14	27.07	28.00												
50 - 54	\$0.25	48.33	50.00												
55 - 59	\$0.42	81.20	84.00												
60 - 64	\$0.58	112.13	116.00												
65 - 69	\$1.02	128.18	132.60												
70 - 74	\$2.11	203.97	211.00												
75+	\$3.23	312.23	323.00												

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
18 PAY PREMIUMS
MENTOR EXEMPTED VILLAGE SCHOOL DISTRICT**

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	\$0.05	0.17	0.33	0.50	0.67	0.83	1.00	1.17	1.33	1.50	1.67	1.83	2.00	2.17	2.33	2.50
25 - 29	\$0.04	0.13	0.27	0.40	0.53	0.67	0.80	0.93	1.07	1.20	1.33	1.47	1.60	1.73	1.87	2.00
30 - 34	\$0.04	0.13	0.27	0.40	0.53	0.67	0.80	0.93	1.07	1.20	1.33	1.47	1.60	1.73	1.87	2.00
35 - 39	\$0.06	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
40 - 44	\$0.09	0.30	0.60	0.90	1.20	1.50	1.80	2.10	2.40	2.70	3.00	3.30	3.60	3.90	4.20	4.50
45 - 49	\$0.14	0.47	0.93	1.40	1.87	2.33	2.80	3.27	3.73	4.20	4.67	5.13	5.60	6.07	6.53	7.00
50 - 54	\$0.25	0.83	1.67	2.50	3.33	4.17	5.00	5.83	6.67	7.50	8.33	9.17	10.00	10.83	11.67	12.50
55 - 59	\$0.42	1.40	2.80	4.20	5.60	7.00	8.40	9.80	11.20	12.60	14.00	15.40	16.80	18.20	19.60	21.00
60 - 64	\$0.58	1.93	3.87	5.80	7.73	9.67	11.60	13.53	15.47	17.40	19.33	21.27	23.20	25.13	27.07	29.00
65 - 69	\$1.02	2.21	4.42	6.63	8.84	11.05	13.26	15.47	17.68	19.89	22.10	24.31	26.52	28.73	30.94	33.15
70 - 74	\$2.11	3.52	7.03	10.55	14.07	17.58	21.10	24.62	28.13	31.65	35.17	38.68	42.20	45.72	49.23	52.75
75+	\$3.23	5.38	10.77	16.15	21.53	26.92	32.30	37.68	43.07	48.45	53.83	59.22	64.60	69.98	75.37	80.75

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	\$0.05	2.67	2.83	3.00	3.17	3.33	3.50	3.67	3.83	4.00	4.17	4.33	4.50	4.67	4.83	5.00
25 - 29	\$0.04	2.13	2.27	2.40	2.53	2.67	2.80	2.93	3.07	3.20	3.33	3.47	3.60	3.73	3.87	4.00
30 - 34	\$0.04	2.13	2.27	2.40	2.53	2.67	2.80	2.93	3.07	3.20	3.33	3.47	3.60	3.73	3.87	4.00
35 - 39	\$0.06	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
40 - 44	\$0.09	4.80	5.10	5.40	5.70	6.00	6.30	6.60	6.90	7.20	7.50	7.80	8.10	8.40	8.70	9.00
45 - 49	\$0.14	7.47	7.93	8.40	8.87	9.33	9.80	10.27	10.73	11.20	11.67	12.13	12.60	13.07	13.53	14.00
50 - 54	\$0.25	13.33	14.17	15.00	15.83	16.67	17.50	18.33	19.17	20.00	20.83	21.67	22.50	23.33	24.17	25.00
55 - 59	\$0.42	22.40	23.80	25.20	26.60	28.00	29.40	30.80	32.20	33.60	35.00	36.40	37.80	39.20	40.60	42.00
60 - 64	\$0.58	30.93	32.87	34.80	36.73	38.67	40.60	42.53	44.47	46.40	48.33	50.27	52.20	54.13	56.07	58.00
65 - 69	\$1.02	35.36	37.57	39.78	41.99	44.20	46.41	48.62	50.83	53.04	55.25	57.46	59.67	61.88	64.09	66.30
70 - 74	\$2.11	56.27	59.78	63.30	66.82	70.33	73.85	77.37	80.88	84.40	87.92	91.43	94.95	98.47	101.98	105.50
75+	\$3.23	86.13	91.52	96.90	102.28	107.67	113.05	118.43	123.82	129.20	134.58	139.97	145.35	150.73	156.12	161.50

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

CHILD(REN)* AMOUNTS OF INSURANCE	
5,000	10,000
0.70	1.40

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



Who needs life insurance?

Everyone does.

Whether you're just starting out or starting to slow down, life insurance is important to your peace of mind and to your loved ones' financial health. Having life insurance is a smart way to help your family pay for expenses such as:

- Bills and debts
- Funeral costs
- Education and future needs
- A spouse's retirement plan

How life insurance fits into *your* life

If you're young and single with no children

Think about any debts you have that your family would have to pay if you passed away unexpectedly. Even if you're single and don't have children, it's still a good idea to have life insurance, especially if:

- You have loans with cosigners. If your parents, brother, sister, or friend cosigned a mortgage or student loan with you, they'll have to pay it if you pass away.
- You're worried about funeral costs, which average more than \$7,000.*
- You're taking care of a loved one. Your lost income would mean unpaid bills and expenses. The right life insurance can help you build a safety net for them.

Learn how life insurance works with your financial plans by visiting anthem.com/employer/life-and-disability/benefits or scanning this URL code.



If you're a single parent

Your children depend on you for their emotional and financial well-being. Buying life insurance ensures that if something happens to you, your children's guardian will have money to help cover their day-to-day needs, such as food and clothes as well as other expenses:

- Day care
- Healthcare
- Sports or music lessons
- Education

If you're a stay-at-home parent

You probably do it all for your family — you're the child care giver, homework helper, chef, driver, head of housekeeping, and errand runner. Life insurance can help your family cover the cost of paying for services you'll no longer be able to do for them.

If you're married

Without life insurance, the financial impact to your spouse — and children, if you have any — can be a huge burden. Having life insurance can be a lifeline to your spouse and children during a difficult time. They will have a better chance of finding comfort and stability if they have fewer financial worries. They can stay in the home they know and maintain their routine activities.

If you're a senior — or close to it

Even though you may be an empty nester and planning for retirement, it's not too late to think about life insurance. You can be assured that if something were to happen to you, your spouse and family could continue living the life that you built together. If your spouse is on a fixed income or none at all, or if you've been helping out others financially, the insurance payout can be a big help to your loved ones.



How much life insurance do you need?

Use this worksheet to estimate how much coverage you'll need. Fill out each amount and add them up at the end. The total will give you an idea of the life insurance amount 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 will 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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* Forbes Media LLC: *How Much Does A Funeral Cost?* (accessed April 2022): forbes.com.

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Resource Advisor is here with help for life's issues

Receive counseling and access to
financial and legal tools and services

Resource Advisor is a member assistance program that's included with your life and/or disability benefit. It provides resources and services to support you and your household family members when you may need it.

Counseling in the way that's best for you

Resource Advisor offers you and each family member up to three visits with a counselor per issue at no extra cost to you. Counselors can help you cope with life's challenges, including:

- Stress
- Anxiety
- Depression
- Family and relationship issues
- Illness

When you call Resource Advisor, you can talk to a counselor by phone right away, set up face-to-face sessions, or have a virtual visit using LiveHealth Online. If you choose video visits, Resource Advisor will walk you through the scheduling process with LiveHealth Online and give you a coupon code to access the visits at no extra cost to you. You'll be able to have a virtual visit with a counselor anywhere you have privacy and internet access.*



▶ Call **888-209-7840** and ask for Resource Advisor. They can connect you with a counselor:



by phone



in person



through a video visit



Helpful tools and resources you can count on

Resource Advisor offers the following resources and services at no extra cost to you.

Financial planning

Receive one-on-one financial counseling with a certified professional financial planner. They can help with issues like retirement planning and saving for a child's education.

Legal services

Have a phone consultation with an attorney at no charge. If you want to meet with an attorney in person, Resource Advisor's legal consultant can set up an appointment at a discounted rate.

Identity theft recovery and monitoring

Resource Advisor has fraud resolution specialists who can help if your identity is stolen. They can work with creditors, collection agencies, law firms, and credit reporting agencies for you for up to one year. You can also sign up for ID monitoring, receive credit report reviews, and place fraud alerts on credit reports.

Online tools to help with life's issues

The Resource Advisor website has tools to help with common issues and challenges, such as:

- Creating a will
- Parenting
- Aging
- Healthy living
- Household support
- Referrals for services like elder care, pet sitting, and child care
- Funeral planning



How to contact Resource Advisor



If you have questions or want to access the resources, above, call **888-209-7840** and ask for Resource Advisor or go to **www.ResourceAdvisor.Anthem.com** and enter "AnthemResourceAdvisor" to log in.

* LiveHealth Online appointments are subject to availability. Online counseling is not appropriate for all kinds of problems. If you are in crisis or having suicidal thoughts, it's important that you seek help immediately. Please call 800-273-8255 (National Suicide Prevention Lifeline) or 911 for help. If your issue is an emergency, call 911 or go to your nearest emergency room. LiveHealth Online does not offer emergency services.

LiveHealth Online is the trade name of Health Management Corporation, a separate company, providing telehealth services on behalf of Anthem Blue Cross and Blue Shield. Note about eligibility: This program is for active employees and their household family members. All benefits end at retirement.

Resource Advisor services are not a part of the certificate, policy or trust agreement and do not modify any insured benefits. Resource Advisor 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.

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Travel assistance services

No matter where you are, help is with you

Illness and injury can happen anywhere — even when you travel. That's why your Anthem Life Insurance Company group life plan includes Generali Global Assistance, Inc. (GGA) travel assistance services.

Travel assistance ensures that you and your dependents receive the care you need 24/7 — no matter where you are in the world.¹ These services are available if you're more than 100 miles from home for 90 days or less.

GGA can also give you useful tips before you travel, such as vaccine and passport requirements, foreign exchange rates, and travel advisories.

Emergency medical assistance while traveling

If you have a medical emergency while traveling, call the local emergency authorities right away. Then, as soon as possible, call GGA at the number on your travel assistance wallet card, included on the back of this sheet. GGA will help make sure you receive the right medical care, as well as support for your personal and travel needs.

All services, including medical evacuation transport, must be arranged in advance by GGA.

Medical expertise and coordination

- **Medical referrals:** GGA will help you find doctors, dentists, and medical facilities.
- **Medical monitoring:** Professional case managers, including doctors and nurses, will help make sure you receive the right care or decide if you need to be moved to a different healthcare facility.
- **Medical evacuation:** If a doctor chosen by GGA decides you should be taken to a different healthcare facility or return home for treatment, GGA will arrange that. They will also pay for it, up to the program limit of \$1 million for each medical incident (all services combined).

▶ 24/7 help is a phone call away
If you need help when you're away from home or tips before you travel, you can reach GGA 24/7:

- By phone from the U.S. and Canada: **866-295-4890**
- By phone from other countries: **202-296-7482** (call collect)

- **Payment guarantees:** Some doctors and facilities could ask you to pay for certain medical services at the point of service even if your medical plan covers you out of the country. However, many facilities abroad will not accept a credit card. In most cases, GGA can guarantee payment for these services if you complete a credit card authorization form as a guarantee to repay them. This helps ensure you don't have to pay cash for out-of-pocket expenses.

Support for family and friends

- **Help with dependent children:** If you travel with a dependent under age 26 and they are left alone because you are in the hospital, GGA will set up and pay for their most direct route home on economy class airfare.² GGA will also arrange and pay for a qualified escort to go with them, if needed.
- **Traveling companion return home:** If you have a travel companion who needs to return home, GGA will arrange and pay for their airfare.²
- **A visit by family member or friend:** If you are traveling alone and will be in the hospital seven days in a row, GGA will arrange and pay for round-trip economy class airfare for a family member or friend to visit you. They will also receive \$150 each day for up to five days for meals and lodging.²
- **Emergency messages:** GGA can relay messages to and from family, friends, and co-workers.

Legal and financial help

- **Emergency cash advances:** GGA will advance up to \$5,000 in an emergency. You will need to provide a guarantee to repay them and pay any transfer or delivery fees.
- **Legal counseling and bail:** GGA will find an attorney and arrange bail bond payment, if the law permits. You will need to pay or provide a guarantee of payment for the attorney and bail bond fees.

✂ Cut out this wallet card and keep it with you when you travel.

Travel assistance

Provided by Generali Global Assistance, Inc. for Anthem

For help, call the number below based on your location. All services must be arranged in advance by GGA to be covered.

U.S. and Canada: **866-295-4890**

All other locations (call collect): **202-296-7482**

anthemlife.com

Valid only for eligible members.

Retirees are not eligible for travel assistance services.

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Travel services

- **Emergency travel arrangements:** GGA can make new travel arrangements or change airline, hotel, and car rental reservations if there is an emergency. You will need to provide a payment/credit card guarantee for tickets, hotel rooms, and car rentals.
- **Interpretation or translation:** GGA will help by phone in all major languages or refer you to a service that interprets and translates documents in writing.

Additional services

GGA will also help with:

- Guiding you through what to do if your wallet or purse is lost or stolen.
- Bringing your remains home if you pass away, up to \$10,000.
- Returning your personal vehicle in an emergency.
- Returning your pet in an emergency. If your pet is traveling with you and is left alone because you are in the hospital or you pass away, GGA will arrange and pay for its return home.
- Finding lost luggage, documents, and personal items.
- Replacing medicine and eyeglasses. You will be responsible for these costs.

Feel safer wherever you go

You have access to Generali Global Assistance, Inc. travel assistance services as part of your life insurance plan. If you have an emergency while traveling, you and your family can have peace of mind knowing you can call for help if you need it.

To learn more, visit anthemlife.com.

Remember that all services must be arranged in advance by GGA to be covered by your plan.

If you pay for covered services without a written approval by GGA, they might not be able to reimburse you. You may have to pay for certain other services GGA provides, such as cash advances.

1 Exclusions and limitations apply. You must call Generali Global Assistance, Inc. first for services to be covered. You must guarantee funds up front. See travel assistance brochure for full terms and conditions. Generali Global Assistance, Inc. must make or approve all transport-related services in order for them to be eligible. You must reimburse Generali Global Assistance, Inc. for certain expenses. Generali Global Assistance, Inc. is not affiliated with Anthem Life Insurance Company, and the services provided through the travel assistance program are provided by Generali Global Assistance, Inc. and are not part of the insurance coverage provided by Anthem Life. In all cases, the medical professional, medical facility and/or attorney suggested by Generali Global Assistance, Inc. or providing direct services to the eligible member are not employees or agents of Generali Global Assistance, Inc. or Anthem Life, and the final selection of the medical professional or facility or legal counsel is your choice alone. Generali Global Assistance, Inc. or Anthem Life assume no responsibility for any medical advice or legal counsel given by the medical professional and/or attorney, nor shall Generali Global Assistance, Inc. be liable for the negligence or other wrongful acts or omission of any of the health and/or legal care professionals providing direct services. The covered member shall not have any recourse against Generali Global Assistance, Inc. or Anthem Life by reason of its suggestion of or contract with a medical professional and/or attorney. Generali Global Assistance, Inc. has limited operating ability in certain OFAC sanctioned countries thus services may be limited or unavailable in those countries.

2 Up to \$5,000.

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