

# QUESTIONS AND ANSWERS

## What Is The BOCES Voluntary Group Term Life Program?

The BOCES Voluntary Group Life Program is term life insurance which offers you and your spouse \$10,000 to \$300,000 coverage at low group term rates. In addition, you can purchase \$5,000 coverage for all dependent children for a flat rate of \$1.50 monthly per family.

## Who Is Eligible For The BOCES Voluntary Group Life Program?

- All regular employees of a participating district working a minimum of 17 hours per week.
- All elected Board Members.

## Who Is An Eligible Dependent?

All unmarried dependent children from age 6 months to 23 years.

## What Is The “Living Benefits” Rider?

The Living Benefits rider is a benefit for employees that allows a terminally ill insured to receive up to 50% (to a maximum of \$100,000) of his or her insurance benefit before death. Terminal illness is a certifiable medical condition causing a life expectancy of less than six months.

## What Does “Guaranteed Issue” Mean?

“Guaranteed Issue” means you are entitled to receive certain levels of insurance coverage without providing evidence of insurability.

## What Is “Evidence Of Insurability”?

“Evidence of insurability” is proof of good health. This may be achieved by completing a short Health Statement subject to approval by Anthem Life.

## How Do I Pay My Premiums?

Premiums are paid through payroll deductions.

## Do I Have To Purchase The Same Amount Of Coverage For My Spouse As Myself?

No. You and/or your spouse have the option of purchasing any amount of insurance up to \$300,000 in \$10,000 increments.

## **Can I Purchase Coverage For Just My Spouse And/Or Children?**

Coverage is available for just your spouse without you purchasing insurance.

To purchase insurance for your children, however, you must purchase insurance for either your spouse or yourself.

## **After I Enroll, Will I Receive A Certificate?**

Yes. You will receive a certificate describing the coverage and its provisions.

## **When Will The Rates Change Based On My Age?**

Rates for the Voluntary Group Life Program are age banded in five-year increments (please review the *Rate Chart* in your enrollment brochure). Rates will be adjusted for participants entering the next five-year age band.

## **Why Are Rates Different For Smokers and Non-Smokers?**

Life expectancy rates are different for smokers than non-smokers. For this reason, non-smokers are eligible for lower rates. You are considered a “non-smoker” if you have not smoked cigarettes within the last 12 months. After issue, a smoker may be considered for non-smoker rates if cigarette smoking has ceased for 12 consecutive months.

## **If I Become Disabled, Will I Have To Continue Paying Premiums?**

No. If, prior to age 60, you become totally disabled for nine consecutive months insurance will continue for you, your spouse and your children without further payment of premiums.

## **How Are Beneficiaries Designated?**

Employee and spouse designate a beneficiary(ies) on the application. The employee is the designated beneficiary for the children.

## **How Are Claims Paid?**

Upon the death of an insured individual or if claiming benefits under the Living Benefits rider, contact Anthem Life’s Claims Department.