



Voluntary
Group Life Insurance



You Can Choose The Coverage Best Suited For Your Needs

Amounts of insurance range from \$10,000 to \$300,000 in increments of \$10,000.

You are eligible to apply for insurance under this program if you are a regular employee of a participating district working a minimum of 17 hours per week. There are no benefit reductions due to age for active employees.

Eligible classes are:

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

Benefits are paid to your designated beneficiary.

Your Spouse Can Enroll Whether You Do Or Not

Life insurance is available to your spouse, under age 70, even if you don't enroll. Your spouse may purchase amounts from \$10,000 to \$300,000 in increments of \$10,000. Insured spouses coverage will be reduced to \$10,000 at age 70.

Benefits are paid to the designated beneficiary.

\$1.50 Per Month Covers All Of Your Children For \$5,000 Each

A flat rate of \$1.50 covers your unmarried dependent children for \$5,000 from age 6 months to 23 years, provided either you and/or your spouse are accepted for insurance coverage. If both you and your spouse are applying, only the employee may cover the children.

Benefits are paid to the employee in the event of death of any covered child.

This Coverage Is Portable And Convertible

Portability may be elected upon termination of employment. You may elect to continue your term life insurance at the same group rates, as long as the Group's coverage remains effective, by paying premiums quarterly, semiannually or annually directly to Anthem Life. Coverage under the portability option will never be less than \$10,000.

Conversion is also available. You may apply for an individual permanent policy up to your benefit amount without submitting evidence of insurability. This privilege also applies to your spouse.

Application for portability or conversion must be made within 31 days of termination.

If You Become Totally Disabled All Premiums Are Waived

If, prior to age 60, you become totally disabled for nine consecutive months, Anthem Life will continue your insurance, your spouse's insurance and your children's insurance without further payment of premiums, to age 65, as long as total disability continues and proof of disability is provided.

Determining Insurability

Only a brief medical history statement is needed to establish evidence of insurability for amounts that exceed Guaranteed Issue. All applications are reviewed confidentially. Attending physician statements may be requested.

Insurance is effective on the first day of the month, following underwriting approval by Anthem Life, provided you are actively working on that date. If not, insurance begins on the second day you return to full-time, active employment.

Your spouse's insurance is also effective on the first day of the month following underwriting approval. Children's insurance is effective the day your insurance, or your spouse's insurance begins.

If your spouse or child is in a medical care facility on the scheduled effective date, insurance becomes effective the day following final discharge.

Convenient Payroll-Deducted Premiums

Premiums are paid through easy, manageable and convenient deductions from your paycheck.

Premiums are based on five year age bands and will increase as an insured individual moves into a new age band, as illustrated in the *Rate Charts*.

Living Benefits Rider

Anthem Life Living Benefits Rider is a standard feature of the Voluntary Group Life program. Terminally ill insured employees may request up to 50% (to a maximum of \$100,000) of the life insurance benefit in a lump sum prior to death. Terminal illness is a physician certified medical condition causing a life expectancy of six months or less.

Limitations And Exclusions

If you or your spouse die by suicide within the one year period after the effective date of the policy, benefits will equal only the amount paid in premiums for that insurance. This exclusion applies whether the death occurs while you or your spouse are sane or insane.

Enrollment Instructions

- Review brochure for Voluntary program highlights.
- Use Rate Chart to select plan desired for employee, spouse and children's term coverage.
- Complete Enrollment Application for coverage selected.
- Complete Health Statement on employee and/or spouse.
- Return to the District Administration Office.

This brochure is a general summary of the program. Minimum participation requirements apply. Final interpretation and complete listing and description of any and all benefits, limitations and exclusions are found in, and are governed by, the Master Contract.

Plan developed in
conjunction with:

Erickson Employee Benefits, Inc.
9931 S. Macalister Trail
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720-344-0273
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Anthem[®] Life

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