



## Group Term Life and AD&D Quote

### Complete your benefits package by adding life insurance.

Life insurance is an important part of an employee benefits plan. Empire offers access to life and disability plans from Anthem Life & Disability Insurance Company (Anthem Life). When you choose Anthem Life, you'll have one contact to answer your comprehensive benefit questions.

Anthem Life plans offer the strength of an AM Best "Excellent" rating from A.M. Best. But, that's not all – at Anthem Life, we pride ourselves on providing more than just a benefit check with additional benefits like Resource Advisor (our member assistance program).

**Monthly Premium per employee for \$25,000 of Group Term Life and AD&D coverage**

Age of Employee	Male	Female	Age of Employee	Male	Female	Age of Employee	Male	Female
<b>Under 25</b>	\$3.50	\$2.00	<b>40-44</b>	\$5.50	\$4.00	<b>60-64</b>	\$29.25	\$16.75
<b>25-29</b>	\$3.50	\$2.00	<b>45-49</b>	\$8.00	\$5.50	<b>65-69*</b>	\$32.99	\$18.04
<b>30-34</b>	\$3.50	\$2.50	<b>50-54</b>	\$13.00	\$8.00	<b>70-74*</b>	\$41.75	\$24.50
<b>35-39</b>	\$4.00	\$3.00	<b>55-59</b>	\$21.50	\$12.50	<b>Over 74*</b>	\$63.63	\$41.00

\* Life and AD&D benefits reduce due to age as follows: 35% at age 65; 50% at age 70.

For **\$3.00 per month** your employees' spouses and children can also have access to life insurance. You can offer \$5,000 of life insurance coverage for employees' spouses and \$2,500 for each of their children for this cost.

#### Additional features:

- The \$25,000 life insurance coverage is guaranteed. Coverage is not guaranteed for late enrollees.
- Waiver of premium – if an employee becomes totally disabled before reaching age 60, after they meet a six month elimination period, their life insurance coverage will remain in force without further premium payment until they reach age 65. Life insurance coverage continued under waiver of premium terminates at age 65.
- Living benefit/accelerated death benefit – employees can receive an accelerated payout of their life insurance benefit if they are diagnosed as terminally ill, up to \$12,500.
- AD&D coverage - includes Seat Belt Benefit, Airbag Benefit, Education Benefit and Repatriation Benefit.

#### Important terms of this offer you should know:

- Rates are guaranteed for two years.
- If the benefit is paid for by the employer, all eligible employees are required to participate. If the employee pays for or contributes to the premium, then at least 75% of those eligible must participate in the plan.
- Eligible employees must be enrolled within the first month after they satisfy the employer's eligibility period, or they will be required to submit Evidence of Insurability for Underwriting approval.
- Workers whose wages are reported on Form 1099 are not eligible for coverage.
- All benefits terminate at retirement.
- The following Standard Industrial Classification (SIC) Codes are not eligible for coverage: 0811 Timber Tracts, 0831 Forest Products, 0851 Forestry Services, 0971 Hunting, Trapping, Game Propagation, 2111 Cigarettes, 2121 Cigars, 2131 Chewing and Smoking Tobacco, 2141 Tobacco Stemming and Redrying, 4512 Air Transportation, Scheduled, 4513 Air Courier Services, 4522 Air Transportation, Nonscheduled, 8811 Private Households, 9221 Police Protection, 9223 Correctional Institutions and 9224 Fire Protection.
- This program will expire on 3/31/2012.

**Learn more about our life products or request a custom quote by contacting your Empire representative or broker today.**

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