

## Life Underwriting Guidelines

### Anthem Blue Cross (New Groups)

This list is meant to be informative and is not intended to be all-inclusive. Other policies and guidelines may apply.

<b>Group Size</b>	Term Life and AD&D available to groups of 2-100 eligible employees. Composite rates for all new groups of 10 + enrolling employees effective 4/1/2013. Effective 4/1/2013 Anthem offers lower rates for new business group sizes 2-9; Rates for existing group sizes 2-9 remain the same.
<b>General</b>	Flat dollar amounts from \$25,000 to \$350,000 for groups of 10-100. Groups of 2-9 may offer \$25,000, \$30,000 or \$50,000. Coverage is guaranteed issued up to \$30,000 to groups with 2-9 eligible employees and \$100,000 for groups of 10+ eligible employees. Groups electing to offer more than the guaranteed issue amounts are subject to medical underwriting.
<b>Participation</b>	A minimum of 75% eligible employee participation is required (100% if non-contributory).
<b>Contribution</b>	Employer must contribute at least 25% of the employee's Basic Term Life premiums. If the employer pays 100% of the coverage cost, all eligible employees must enroll.

The above rates and benefits are for general information and discussion purposes only and not valid unless approved by the carrier. Final rates are determined by the carrier's underwriting guidelines and final enrollment. The insurance policy, not general rates and descriptions in this website or printed output, will form the contract between the insured and the carrier.