



## Important changes to your group life policy and certificate

Thank you for choosing Anthem for your group life plan(s). We're excited to provide your new group life and accidental death and dismemberment policy and certificate(s).

### What do I need to do?

You don't need to sign and return anything. Payment of the first bill in your new Anthem group life policy year will tell us that you accepted the new policy and certificate. This change to your Life and AD&D plans will not impact your rates.

Your employees do not need to re-enroll in the new group life plan. Covered employees will automatically be eligible for the new provisions as of the effective date of the new policy.

### What changed in the group life plan(s)?

Your group life plan matches your current plan in most cases. If we weren't able to provide a match, we are offering the closest comparable option. Please carefully review the enclosed materials for all the details about your plan.

The updated group life insurance policy and certificate include some enhancements from your former contract:

- Life Waiver of Premium is enhanced to include a two-year Own Occupation provision. This means that employees who are unable to perform their own job due to illness or injury during the first 24 months of total disability may be eligible for Waiver of Premium. After the first 24 months, they must be unable to perform any other job in which they could reasonably be expected to perform. This change is an enhancement from your prior contract that required employees to be disabled from any occupation from the beginning of their disability in order to be eligible for Waiver of Premium. Please read the Waiver of Premium provision in your new Certificate of Coverage for full details.
- Accidental Death and Dismemberment is enhanced to include a benefit of three-quarters of the Principal Sum for the loss of either one arm or one leg.

Please read your new Certificate of Coverage for full details.

### How does this affect the group life insurance plan(s)?

There will be no interruption in life insurance benefits, subject to plan provisions. Your online administration portal, life claims contacts, billing address, and other administrative items will not change. Any current claims are not affected by this change and will continue to be paid under the group life policy and certificate that covered the employee on the date the claim was incurred.

Coverage under the new contract is conditioned upon the payment of the first premium bill.

Any other benefit plans your company has with Anthem, like your medical plan, dental plan, vision plan, or group disability plan, are not affected by this change. It only applies to your group life plan(s).

### How can I get more information?

If you have questions or need more information, please contact your Anthem representative. Thank you again for trusting us with your group life plan. We look forward to working with you for years to come.

Best regards,

**Anthem Blue Cross**