

Your Anthem Life Benefits

Created for Chesapeake Public Schools Group Life Insurance – Effective October 1, 2007

Feel confident knowing that your family is protected with Anthem Life's Group Term Life Insurance. Please review your benefit certificate for specific plan details, eligibility definitions, limitations and exclusions that are posted on the Financial Services and Risk Management website listed under Departments on the Chesapeake Public Schools home page. Hard copies are available upon request.

LIFE BENEFIT AMOUNT	
The benefit amount is the payment your family or beneficiary will receive if you should pass away.	Class 1 – All other eligible employees: \$10,000 Class 2 – Retirees (not yet Medicare Eligible): \$10,000
AD&D INSURANCE	
Accidental Death and Dismemberment Insurance pays a benefit to your beneficiary if your death is caused by an accident. You may also receive a portion of this benefit if an accident results in the loss of sight or a limb.	Class 1 – All other eligible employees: \$10,000 Class 2 – Retirees: <i>Not eligible</i>
BENEFITS AFTER AGE 70	
You will still receive benefit payments after age 70, though they will reduce according to the following schedule.	Class 1: 50% at age 70; benefit terminates at retirement Class 2: Benefits terminate at Medicare eligibility
VOLUNTARY AD&D	
Accidental Death and Dismemberment Insurance pays a benefit to your beneficiary if your death is caused by an accident. You may also receive a portion of this benefit if an accident results in the loss of sight or a limb. Coverage is available for your spouse and children.	Class 1 – All other eligible employees Class 2 – Retirees: <i>Not eligible</i> <i>Employee:</i> Select \$50,000 minimum up to a maximum of \$250,000 in \$50,000 increments <i>Spouse:</i> 60% of employee elected amount <i>Child:</i> 20% of employee elected amount
ADDITIONAL COVERAGE FEATURES	
Waiver of Premium	If you become totally disabled and unable to work prior to age 60, Anthem Life will continue your life insurance coverage without further premium payments after the first six months.
Accelerated Death Benefit	Should you be diagnosed as terminally ill with less than 12 months to live, you can request the lesser of 75% of the life benefits, up to a maximum of \$125,000. The benefit paid to your beneficiary after your death will then be reduced.
Seatbelt Benefit	Anthem Life will pay an additional benefit to the AD&D benefit amount, up to the lesser of 10% or \$15,000, if you die in an automobile accident while wearing a seat belt.
Airbag Benefit	Anthem Life will pay an additional benefit to the AD&D benefit amount, up to the lesser of 10% or \$10,000, if you die in an automobile accident while wearing a seat belt and the airbag deploys.

Repatriation Benefit	Anthem Life will pay an additional benefit of up to \$5,000 for expenses related to the transportation and preparation if you die in an accident more than 75 miles away from your home.
Coma Benefit	Anthem Life will pay a benefit if an employee is in a coma for at least 31 days due to an accident. The benefit will be 1% per month for each month of coma, up to the employee's full AD&D benefit
Common Carrier Benefit	Anthem Life will pay a benefit for an employee's death in a public transportation accident involving an airplane, train, or bus.
Education Benefit	Anthem Life will pay the lesser of 1 ¼ % or \$3,500 per academic term for each child enrolled in post-secondary education up to a maximum of \$20,000.

Anthem Life also offers an array of other affordable and innovative products to help provide the protection they deserve.

Ask your employee benefits administrator for more information.

This benefit description is intended to be a brief outline of benefits available. It does not include all of the terms of coverage offered by Anthem Life. The entire terms are contained in the contract documents (the applicable Certificate, Policy, and/or Trust Agreement). In the event of conflict between the contract documents and this benefits description, the contract documents will prevail. Products may vary, and may not be available in all states. This information describes Anthem Life's standard programs. Other options may be available upon request to and approval by Anthem Life. Exclusions and limitations are listed in the proposal brochure for this product.

Life and disability products are underwritten by Anthem Life Insurance Company.

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