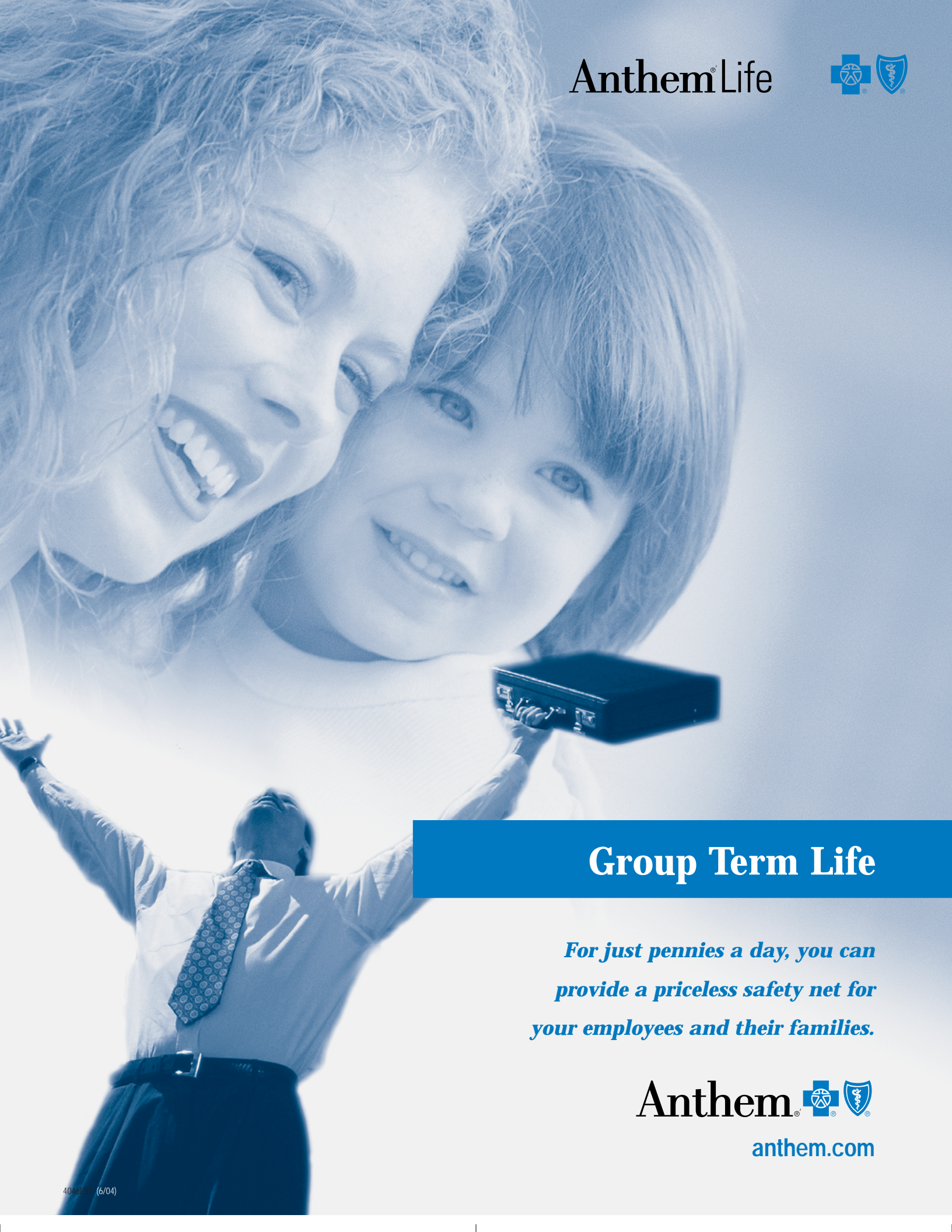


Anthem[®]Life



Group Term Life

*For just pennies a day, you can
provide a priceless safety net for
your employees and their families.*

Anthem[®] 

anthem.com

Group Term Life Insurance

Attract and retain employees by helping to protect their greatest assets with group term life insurance.

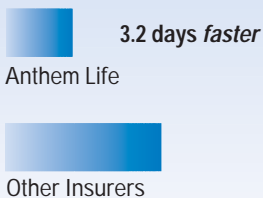
Providing income when families need it most

A productive workforce is often achieved by offering a well rounded benefit portfolio that includes life insurance. That's because employees know losing a loved one is hard enough without worrying about financial obligations.

Anthem Life Insurance Company can help. In addition to excellent service and affordable premiums, coverage from Anthem Life may include:

- **benefits for terminally ill employees**
- **an additional payment for an accidental death or qualified loss**
- **waived premiums for employees facing a total disability**
- **coverage for dependents**
- **supplemental insurance for employees who want to increase their coverage**

We work hard to stand above the competition when it comes to providing our members with fast and reliable life insurance payments.



Measured in business days by the Life Insurance Marketing Research Association, 2003.

When selecting benefits for your employees, remember most experts suggest that a life insurance policy cover expenses for five years plus funeral costs, which alone can range from \$5,000 to \$10,000. That's why you can choose coverage based on a percent of salary, employee class or a flat amount.

An extra benefit at a difficult time

Anthem Life knows families are least prepared for a sudden loss. That's why we include an accidental death and dismemberment feature, which pays an additional benefit equal to or as a percentage of the life insurance benefit amount if an employee suffers a qualified loss.

Benefits delivered with ease

Claimants will receive superior claim service when they call our toll-free phone number.

As part of our Access Advantage™ program, benefit payments of \$10,000 or more are distributed in the form of interest bearing accounts. This way, beneficiaries can use the funds for immediate needs, but do not have to make important investment decisions during a time of stress and grief.

Choose Anthem Life

Regardless of your company size or budget, our life and disability coverage is designed to positively impact both your employees and your bottom line. We already cover more than 37,000 employer groups and approximately 830,000 employees. They know their benefits are in secure hands. Whether you select group or voluntary products, Anthem Life handles all membership, billing, customer service and claim administration details — leaving you more time for other important tasks. You can feel confident placing your trust in Anthem Life.

Your single source for employee benefits

When adding to your employee benefit plan go to your single source for term life and disability insurance products from Anthem Life as well as health, dental and vision products from Anthem Blue Cross and Blue Shield.

For more detailed information about Anthem Life's products and services, contact your insurance producer or visit anthem.com.

This benefit description is intended to be a brief outline of benefits available to eligible employees. Please see your benefit advisor or Anthem Sales representative for all the terms of coverage, exclusions and eligibility requirements. In the event of a conflict between the contract documents and this benefit description, the contract documents will prevail. Products may not be available for all groups or in all states.

Life and disability products are underwritten by Anthem Life Insurance Company. Anthem Life and the Anthem Blue Cross and Blue Shield companies are independent licensees of the Blue Cross and Blue Shield Association. © Registered marks Blue Cross and Blue Shield Association.

In Connecticut, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans, Inc. In New Hampshire, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of New Hampshire, Inc. In Maine, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Maine, Inc.