

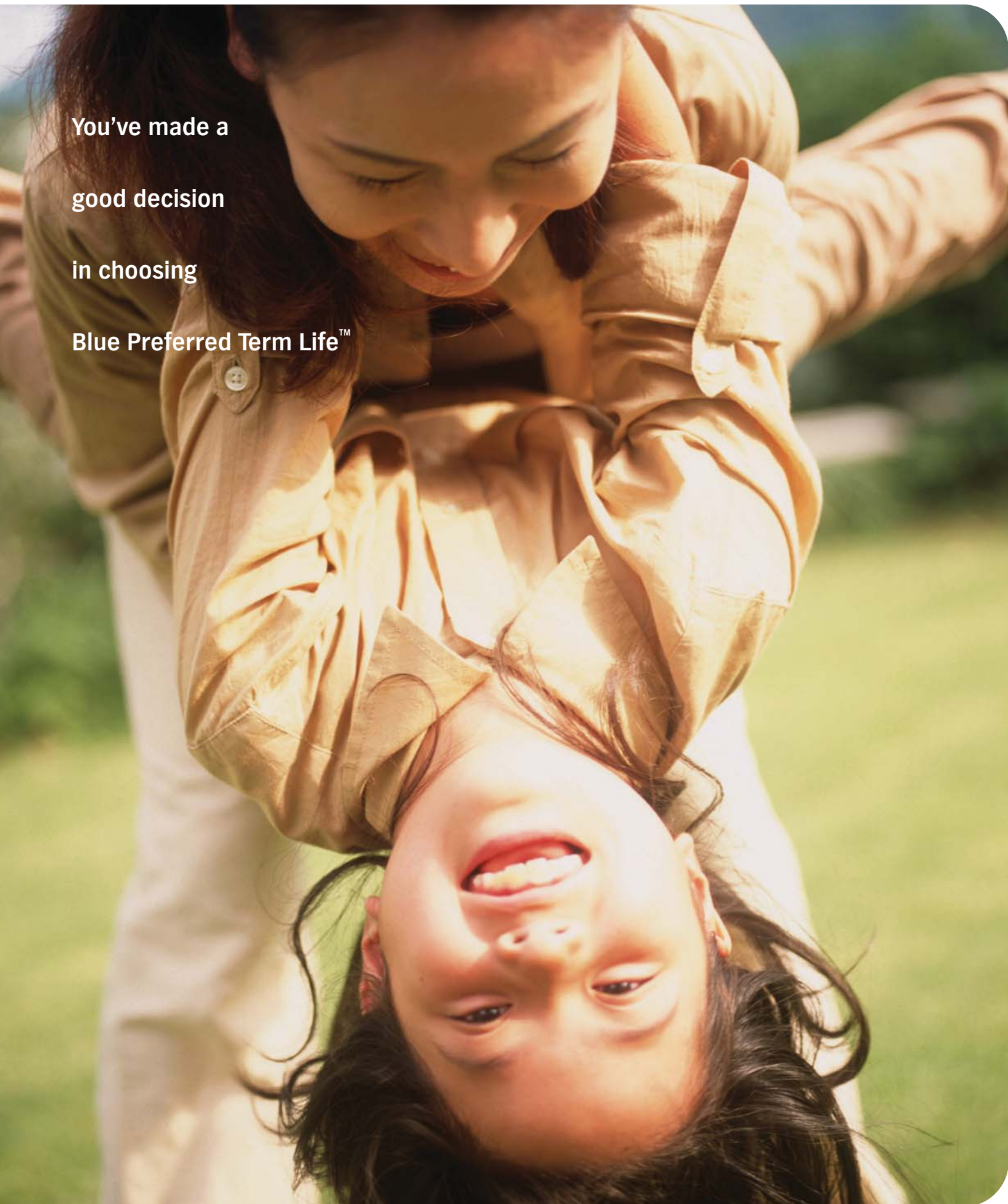
Anthem[®] Life



BLUE PREFERRED TERM LIFE[™] PLAN

You've made a
good decision
in choosing

Blue Preferred Term Life[™]





Is Your Family Prepared for the Unexpected?

It's often difficult to imagine that one day your family members could benefit from your life insurance. For pennies a day, you can enjoy security and peace of mind, knowing you can help meet your family's financial obligations even if you're not there to provide for them. Here are some great reasons to buy Anthem's Blue Preferred Term Life™ Plan with your individual medical coverage:

- It provides a financial safeguard for your family
- There are no medical exams
- There's only one bill for health and life coverage
- It is available with most Anthem individual medical plans
- You may choose life insurance for all of your individual family members
- There are no additional forms to fill out

Keep in mind that the death benefit proceeds of a life insurance policy are almost never taxed, so your family will be able to use the funds that you have left for them.

Term Life Monthly Rates

AGE	\$ 15,000	\$ 25,000	\$ 50,000
Less Than 1	\$ N/A	\$ N/A	\$ N/A
1-18	\$ 1.50	\$ 2.50	\$ N/A
19-29	\$ 2.85	\$ 4.75	\$ 9.50
30-39	\$ 3.30	\$ 5.50	\$ 11.00
40-49	\$ 7.50	\$ 12.50	\$ 25.00
50-59	\$ 20.85	\$ 34.75	\$ 69.50
60-64	\$ 29.40	\$ 49.00	\$ 98.00

Anthem Makes It Easy

While you shouldn't put off making an important decision such as buying life insurance, take the time to make sure you understand the policy you are considering. The decision to buy life insurance isn't easy, but we'll be with you every step of the way.

To apply for Anthem Life coverage, complete the Term Life Insurance Section G on the individual Enrollment Application.

Blue Preferred Term Life™ Plan Limitations and Exclusions

1. New Applicants must meet Anthem's Medical Underwriting Guidelines to qualify for Blue Preferred Term Life™ Insurance Coverage.
2. Benefits are offered as three options: \$15,000, \$25,000 and \$50,000.
 - a. The \$50,000 is not available to applicants under the age of 19. If selected by an approved applicant under the age of 19, coverage will default to \$25,000.
 - b. Applicants under the age of one year are not eligible for Life Insurance.
 - c. Applicants age 65 or over are not eligible for Life Insurance.
 - d. If Dependent Children are insured for Life, all of the Dependent Children must be insured for the same amount of Life coverage, under the Subscriber's enrollment.
3. An insured individual will automatically be cancelled on the last day of the month of his/her 65th birthday. Eligible Spouses and Dependents may continue the Life Insurance.
4. After no longer qualifying as an eligible spouse or dependent under the medical, the spouse or dependent may keep the Life coverage.
5. Each person, including each dependent child, insured for Life will be billed for the Life premium.

Blue Access Trade Adjustment Assistance Act (TAA) plan members do not receive reimbursement from the Federal Government for life insurance.

This brochure is for informational purposes only and it is not intended to serve as a legal interpretation of benefits. Reasonable effort is made to have this brochure represent the intent of the contract or certificate language. However, the contract or certificate stands alone and is not considered as supplemented or amended in any way by the explanations or examples included in this brochure. Also, the contract or certificate may contain additional benefits or exclusions which are not set out in this brochure.

Life and disability coverage underwritten by Anthem Life Insurance Company. In Indiana, Anthem Blue Cross and Blue Shield is the trade name of Anthem Insurance Companies, Inc. In Kentucky, Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Kentucky, Inc. In Ohio, Anthem Blue Cross and Blue Shield is the trade name of Community Insurance Company. Independent licensees of the Blue Cross and Blue Shield Association. © Registered marks Blue Cross and Blue Shield Association