

Highlights of Your Affordable Coverage

Life Insurance

Life insurance provides financial support when families need it most. In addition to fast and reliable claim payments, coverage from Anthem Life means:

- *coverage options for the entire family*
- *an additional payment equal to the life insurance benefit if the employee's death is caused by an accident*
- *waiver of premium for employees who become disabled prior to age 60*
- *early benefit options for terminally ill employees*
- *an extra 10 percent (up to \$15,000) if the employee's death is caused by an automobile accident while wearing a seat belt*

Disability Insurance

Short Term Disability Insurance lets disabled employees focus on returning to work, without having to worry about lost income. Benefits start on the first, eighth or 15th day of disability and continue for 13 or 26 weeks. Other features include:

- *pregnancy covered like any sickness*
- *disability payments based on a flat amount, up to \$200, or 50, 60, or 66²/₃ percent of the employee's salary*
- *coverage for partial disabilities*

Long Term Disability Insurance continues that income protection if an employee's finances remain interrupted for an extended period of time.

Benefits begin after 90 or 180 days of disability and can be based on 50 or 60 percent of the employee's monthly earnings. Rehabilitation support is also provided to help employees recover and return to work.

For more information

please contact your local
Anthem Group Sales Office:

Akron/Canton	(330) 493-2183
Ashtabula	(330) 783-3590
Cleveland	(216) 573-4584
Toledo	(419) 897-4708



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This benefit description is intended to be a brief outline of benefits available to eligible employees. It does not include all the terms of coverage. The entire terms are contained in the contract documents (the applicable policy, certificate, and/or trust agreement). In the event of a conflict between the contract documents and this benefit description, the contract documents will prevail. This product may not be available in all states.

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



SUPERIOR LIFE AND DISABILITY BENEFITS FOR CHAMBER MEMBERS



Underwritten by:

Anthem[®]Life



Attract and retain your greatest assets by helping to protect theirs.

NOACC Partnership Power

The Northern Ohio Area Chambers of Commerce (NOACC) is dedicated to helping chambers deliver competitive and cost-saving benefits and services for their member companies. That's why we are pleased to introduce you to this life and disability coverage — one of the high-quality, affordable benefit offerings we bring to our companies.

Benefits that work

It's no secret that comprehensive benefits attract and retain quality employees. Anthem Life, NOACC's vendor for group life and disability products, can help you offer affordable coverage that attracts the very best, including:

- Group Term Life Insurance
- Accidental Death & Dismemberment Insurance (AD&D)
- Short Term Disability Insurance (STD)
- Long Term Disability Insurance (LTD)

Better yet, NOACC members enjoy discounted pricing. (Remember, harnessing group buying power is a key benefit of being a NOACC member.)

Affordable Rates for NOACC Members

For companies with 1-19 employees

NOACC's small businesses have access to excellent benefits from Anthem Life, including:

- life and AD&D coverage from \$15,000 to \$100,000
- dependent life coverage, up to \$5,000 for spouse and \$2,500 for each child
- short term disability coverage from \$50 to \$750 per week
- long term disability coverage, up to \$6,000 per month*

The following coverage is guaranteed for employees who are actively working, up to the following limits:

Number of employees	Guarantee issue (GI) limits		
	Life/AD&D	STD	LTD
5 or less	\$30,000	no GI	no GI
6-9	\$30,000	\$500/week	no limit
10-19	\$50,000	\$500/week	no limit

For companies with 20+ employees

We offer NOACC's larger member companies a full array of coverage at special discounts, in addition to:

- flexible plan designs and coverage features
- generous guarantee issue limits for group term life and AD&D coverage
- guaranteed coverage for disability and dependent life benefits

Premiums for fully insured benefit plans will be automatically discounted as follows:

Type of coverage	Discount
Group term life (avg. benefit \$20,000 or more)	20%
Group term life (avg. benefit less than \$20,000)	10%
Dependent life	10%
Short term disability**	15%
Long term disability	5%



Participation requirements

Groups must meet certain underwriting requirements to qualify. Some industries are not eligible for coverage. If coverage is entirely employer-paid, all eligible employees must participate. If employee contribution is required, 75 percent must enroll.

NOACC member companies must have been in business at least one year to qualify for coverage, and must have at least two eligible employees covered to participate in Long Term Disability Insurance.

Employees must work at least 25 hours per week to qualify for coverage. Retirees are not eligible, and all coverage ends at retirement.

Limitations and exclusions

Losses resulting from suicide or self-inflicted injuries are not eligible for disability or accidental death and dismemberment benefits. Disability plans do not cover disabilities resulting from acts of war or participation in an assault or felony.

* For employers with 2+ employees

** Groups requesting Administrative Services Only STD plans will be given individual rate consideration.