



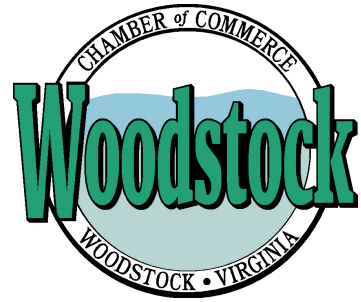
And Its Affiliated HMOs

VALUE-ADDED ASSOCIATION BENEFITS



Benefits through Anthem Life

Anthem Life's group life insurance helps employees provide financial security for their loved ones. As an association member you now get this security as part of your benefits plan at no additional cost.



As an association member, you receive — at no additional cost — special benefits and programs designed to bring even more value to your Anthem plan.

ALL COVERED EMPLOYEES AND DEPENDENTS RECEIVE:

\$10,000 Life and AD&D coverage

- Group Term Life & AD&D Insurance promise timely benefit payments for the family if an employee passes away or faces a qualified loss in an accident.

\$2,000/Spouse and \$2,000/Child Dependent Life coverage

- Dependent Life Insurance pays a benefit to your employee if a spouse or child passes away.

Resource Advisor

- This program gives employees and their families free and confidential access to support resources, including:
 - Up to three legal and/or financial consultations for all employees
 - Up to three visits per year with a counselor for employees with a disability
 - Up to three in-person counseling sessions as well as three legal and/or financial consultations for beneficiaries
 - 24/7 telephone counseling and referral services
 - Web site resources for child care and elder care databases, wellness information, wills, and power of attorney forms

Travel Assistance

- Provides emergency medical assistance, travel services, and pre-departure information for members in case a medical emergency arises while traveling 100+ miles from home for personal or business reasons.

This insert is only one piece of your enrollment package.

Exclusions, limitations, and applicable policy numbers can be found in the enrollment brochure.

Payment of the premium by the employer constitutes acceptance and agreement of the terms detailed in the group insurance policy and certificate and as outlined above.

In Virginia: Anthem Blue Cross and Blue Shield is the trade name of Anthem Health Plans of Virginia, Inc. (serving Virginia excluding the city of Fairfax, the town of Vienna and the area east of State Route 123). Life and Disability products underwritten by Anthem Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. Anthem Blue Cross and Blue Shield and its affiliated HMOs, HealthKeepers, Inc., Peninsula Health Care, Inc. and Priority Health Care, Inc. are independent licensees of the Blue Cross and Blue Shield Association. © ANTHEM and Health are registered trademarks of Anthem Insurance Companies, Inc. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

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Healthy Lifestyles—a Web-based wellness program

Have you ever heard the expression “picture of health”? When it comes to good health, tobacco, obesity, stress, and poor diet don't really fit into the picture. That's where Healthy Lifestyles comes in.

Healthy Lifestyles is a Web-based incentive wellness program that helps transform unhealthy habits into positive ones by focusing on changing behavior.

Healthy Lifestyles offers help in making behavior changes in five key areas:

- Weight
- Diet and nutrition
- Physical inactivity
- Tobacco use
- Stress

Program features include: exercise, nutrition, kids and teen focused programs, integration with WebMd and MyHealth Assessment, health trackers, online health coaching, community support groups, condition specific healing centers, rewards for improvement and more!

Helpful online tools from Healthy Lifestyles may be accessed through www.FindAHealthierYou.com and include:

MyHealth assessments—allows employees to get a snapshot of their health and health risks

Web-based counseling—assists employees in quitting smoking and losing weight

Family support programs—offers engaging activities for kids and teens

Individualized planning tools—focuses on exercise, nutrition, and overall wellness



Your association membership provides this program for you at no additional cost!