

# Supplemental Life

## 1. New Employees – Within 31 days of original effective date

### a. Employee

- Available in \$10,000 multiples
- Minimum benefit: \$ 10,000
- Maximum benefit: \$300,000
- Guaranteed Issue - \$100,000 with no medical questions if age 70 or younger
- Age reductions apply beginning at age 65.

Age	Benefit Amount You Receive	Factor
Under 65	100% of amount selected	1.00
65	65% of the full amount	0.65
70	50% of the full amount	0.50
75+	35% of the full amount	0.35

### b. Spouse

- Available in \$10,000 multiples
- Minimum benefit: \$ 10,000
- Maximum benefit: \$100,000
- Spouse amounts cannot exceed 50% of the total employee amount
- Guaranteed Issue - \$20,000 with no medical questions if age 65 or younger
- Spousal benefits terminate at age 65.

## 1. Late Entrant – Any time after original effective date, do not have to wait until open enrollment, must complete Health Statement. Anthem must approve before the effective date and deduction can begin.

### a. Employee

- Available in \$10,000 multiples
- Minimum benefit: \$ 10,000
- Maximum benefit: \$300,000
- Guaranteed Issue - \$100,000 with no medical questions if age 70 or younger
- Age reductions apply beginning at age 65.

Age	Benefit Amount You Receive	Factor
Under 65	100% of amount selected	1.00
65	65% of the full amount	0.65
70	50% of the full amount	0.50
75+	35% of the full amount	0.35



**b. Spouse**

- Available in \$10,000 multiples
- Minimum benefit: \$ 10,000
- Maximum benefit: \$100,000
- Spouse amounts cannot exceed 50% of the total employee amount
- Guaranteed Issue - \$20,000 with no medical questions if age 65 or younger
- Spousal benefits terminate at age 65.

- i. CHP will receive approval/denial notification and will notify you when a determination has been made. **Do not begin contributing for Supplemental Life until notified by CHP.**
- ii. The effective date of Life coverage is the first of the month following the date CHP receives approval from Anthem. Anthem's decisions typically take from one to two months (after all information has been received by Anthem underwriting).