

Southern California IBEW-NECA Health Trust Fund Employee Life & AD&D



Your Life and Accidental Death & Dismemberment (AD&D) Insurance with the SC IBEW-NECA Health Trust Fund (Health Fund) provides more benefits than you may think. Do you know what’s available to you and your family? On the back, you’ll see highlights of the various benefits provided through Basic Life and AD&D Insurance. Share this with your family so that they’ll know as well.

If you lose eligibility because your Hours Bank Reserve has a balance of less than 100 hours, you have 30 days following termination of coverage to convert your group Life Insurance to an individual policy. To be sure that you and your family receive these benefits, you should act BEFORE the 30-day window closes. Once you lose eligibility for benefits under the Health Fund, you will not be eligible for waiver of premium or conversion rights to an individual policy. Here are some situations when you should call the Fund Office so that they can assist you with your life insurance benefits.

If you have this situation:	Consider this:
If you leave covered employment, but before your eligibility terminates or If you retire, but before your active eligibility terminates	Converting your group Basic Life Insurance policy into an individual policy, without submitting Proof of Insurability
If your Dependent is going to lose eligibility under the Health Trust	Converting your Dependent’s Life Insurance into an individual policy, without submitting Proof of Insurability
If you become totally disabled under age 60	Applying for a waiver of premium for Basic Life Insurance
If you are diagnosed with a terminal illness	Applying for an Accelerated Death Benefit for Basic Life Insurance
If you die	Telling your family to call the Fund Office to ensure that they will receive the benefits to which they are entitled

Whom to Contact

Contact the **Fund Office** at **323-221-5861** or toll-free at **800-824-6935**.

You may also contact Anthem Blue Cross at **800-552-2137** for claim information; for conversion information call **800-801-6142**.

Basic Life & AD&D Benefits

Benefit	For You	For Your Spouse	For Your Child
Basic Life Insurance*	\$50,000	\$1,500	\$750
AD&D Principal Sum**	\$50,000	N/A	N/A

Additional Life Insurance Benefits

<i>If this happens:</i>	<i>The additional benefit will become available:</i>
<i>If you are totally disabled before age 60</i>	<u>Waiver of Premiums:</u> Your Basic Life Insurance premium will be waived, upon approval, after 9 months of disability. After 9 months of disability, the waiver will continue as long as you continue to be disabled (up to age 65).
<i>If you are diagnosed with a terminal illness and your physician expects you to die within 12 months</i>	<u>Living Benefit:</u> You can receive up to 80% of your Life Insurance benefit (\$40,000) now.
<i>Within 30 days of your coverage terminating due to insufficient hours in your Hours Bank Reserve</i>	<u>Conversion Policy:</u> You can convert your Basic Life portion into an individual policy
<i>Your Dependent ceases to be eligible under the terms of the Plan</i>	<u>Conversion Policy:</u> Your Dependent can convert the Basic Life portion into an individual policy
<i>If You Die Due To An Accident</i>	
<i>Child Education</i>	Your child who is under age 26 at your death, and is enrolled as a full-time student in an Accredited Institution of higher learning may be eligible to receive up to \$2,500 per year as an Additional Benefit for Child Education
<i>Child Care</i>	Your child's legal guardian may receive up to \$2,500 a year toward the cost of child care, if the child is under 13 years old
<i>Repatriation Benefit</i>	If you die due to an accident more than 75 miles from home, up to \$5,000 toward the cost to bring the body home
<i>Seat Belt and Air Bag</i>	Additional benefit if your death is due to a car accident in which you were wearing your seatbelt and another additional benefit if the car was equipped with air bags
<i>Coma Benefit</i>	If an accidental injury leaves you in a coma continuously for at least 31 days, an additional benefit is payable, for up to eight years (up to \$500 per month - up to \$50,000 per lifetime)
<i>Common Carrier</i>	An extra benefit of \$12,500 if you sustain an accidental injury while boarding, riding, or exiting a Common Carrier when you are a fare-paying passenger
<i>Spouse Education</i>	If you die as the result of an accident, your spouse may be eligible for up to \$2,500 for education expenses

Be sure to reference the *Anthem Basic Group Term Life with AD&D Insurance: A guide to your benefits* brochure for details. Electing COBRA coverage does not continue life insurance coverage; you must convert life insurance through Anthem Blue Cross to continue life insurance coverage.

* If you die, your life insurance will be paid to your beneficiary. If your spouse or child dies, you would receive the life insurance amount.

** The principal amount is the maximum amount paid. Lesser amounts are payable for lesser injuries. See your Anthem Guide to the Basic Group Term Life with AD&D Insurance booklet at <http://www.scibew-neca.org/html/insurance-guide.pdf>.