

Resource Advisor

Anthem[®]Life



What could be better than finding the support you need – without worrying about how much it costs?

In today's fast-paced world, you no doubt feel some stress at home and at work. Anthem Life Resource Advisor is designed to improve your well-being by helping you manage problems before they become an emotional or financial burden.

Need help?

Should you need it, Resource Advisor provides up to three consultations with a legal and/or financial professional at no cost.

You and your family members also get free and confidential access to work/life resources:

- community resources, like weather, events and neighborhood information
- child and elder care provider databases
- consumer education and services on important topics like fire safety
- parenting information and services
- tips on dealing with emotions and advice on handling difficult life events, like losing loved ones
- online financial calculators and tools
- self-assessments
- online will, living will and financial power of attorney preparation assistance and online legal library
- information on dealing with identity theft

Staying connected

We're here when you need us. The telephone consultation and referral services are available

24/7, toll-free from anywhere in the United States. And, of course, the Resource Advisor website never closes, so helpful resources are just a click away!

Face-to-face support services in a time of need

Resource Advisor gives employees with disability coverage three face-to-face sessions with a licensed mental health professional during the six month period after the onset of disability.

If you should pass away, your beneficiaries get three visits with a licensed mental health professional, as well as up to three consultations with a legal and/or financial professional. Beneficiaries can visit these specialists up to six months after their loss.

Accessing Resource Advisor

For free, confidential help 24 hours a day, seven days a week, simply call toll-free (888) 209-7840 or visit www.resourceadvisor.anthem.com.

We think you should know

Because Resource Advisor is for employees, these benefits end at retirement. Also important to note is that each legal/financial consultation must relate to a separate concern.

**FOR EASY ACCESS TO YOUR RESOURCE ADVISOR,
CUT OUT AND CARRY THE WALLET CARD BELOW.**

Anthem[®]Life



Anthem Life Resource Advisor

For toll-free, 24/7 telephone
consultation and referral services:

Call (888) 209-7840 or visit

**www.resourceadvisor.anthem.com and enter
"anthemresourceadvisor" as the program name.**

Life and Disability products underwritten by Anthem Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. [®]ANTHEM is a registered trademark. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

Life and Disability products underwritten by Anthem Life Insurance Company, an independent licensee of the Blue Cross and Blue Shield Association. [®]ANTHEM is a registered trademark. The Blue Cross and Blue Shield names and symbols are registered marks of the Blue Cross and Blue Shield Association.

MCESH0839ASP (8/08)

Travel assistance

Extending coverage no matter where life takes you

Anthem[®]Life



Providing comfort when you're far from home

- You are automatically enrolled in Travel Assistance when you elect term life and AD&D insurance from Anthem Life.
- Travel assistance benefits are available to you and your family 24 hours a day, seven days a week.

Security wherever you go

Anthem Life Insurance Company knows the importance of feeling safe and secure when you are away from home.

What would happen if you got sick in another city or country? Who would you call if you couldn't speak the language? Anthem Life has teamed up with Europ Assistance USA to provide important travel assistance services when you or your family are 100 miles or more from home, including personal and business travel.

A helping hand in medical emergencies

You can feel secure knowing that Travel Assistance benefits are available 24 hours a day. If you have an emergency medical situation while traveling, simply call the toll-free number to:

- Coordinate and pay for medical evacuation to the nearest appropriate treatment facility or back home, when medically necessary, up to \$100,000
- Send your dependent children home if they are left unattended due to your emergency, up to \$5,000
- Send your traveling companion home, up to \$5,000
- Arrange a bedside visit for a family member or friend if you are hospitalized for more than seven days, or if you are in critical condition, up to \$5,000

- Arrange and pay for repatriation services, up to \$10,000

Your travel companion

In addition to helping out during medical emergencies, your coverage also provides the following personal services:

- Receive and transmit emergency messages
- Emergency cash advances, up to \$500*
- Emergency medical payments, up to \$10,000*
- Legal assistance/bail, up to \$5,000*

* You must reimburse Europ Assistance USA for these expenses.

Easy access to travel information

Europ Assistance USA can provide valuable information before you travel, including immunization and passport requirements, foreign exchange rates, travel advisories and weather conditions.

You can obtain information by calling Europ Assistance USA:
From the U.S. and Canada: 866-295-4890
From other countries (call collect): 202-296-7482.

You can also obtain information online at europassistance-usa.com. For a complete description of covered services, as well as detailed contact information for inquiries, go to europassistance-usa.com and click on the GO button. Log in with the following information:

Username: AnthemLife

Password: 75293

VISIT ANTHEM.COM TO LEARN MORE ABOUT YOUR TRAVEL ASSISTANCE PROTECTION. FOR EASY ACCESS TO YOUR TRAVEL ASSISTANCE PROTECTION, CUT OUT AND CARRY THE WALLET CARD WHILE TRAVELING.

Travel assistance is available to you and your family. Medical services are covered up to the limits stated in your policy. Coverage is not available for pre-existing conditions. Some services may not be available in all countries. For more information, visit anthem.com or call 866-295-4890. © 2011 Anthem Life Insurance Company. All rights reserved.

ANHEM LIFE INSURANCE COMPANY

Europ Assistance USA

For travel emergency assistance services, call the appropriate number below, depending on your location at the time you call:

Valid only for eligible members

US and Canada:	866-295-4890
Other locations (call collect):	202-296-7482

Visit europassistance-usa.com
Username: AnthemLife, Password: 75293
or or send an e-mail to ops@europassistance-usa.com.

Anthem[®]Life

