



Small Group 2-100 Life and Disability products Sales guide

We make it easier for you to meet all your clients' benefit needs.



What's inside

- Why Choose Anthem? 1
- Life and Optional Voluntary Life 2
- Short-term and Voluntary Short-term Disability.....10
- Long-term and Voluntary Long-term Disability 14

When you choose Anthem, you offer your clients a life and disability benefits package with more of the choices they're looking for.

Here's what we bring to the table to make it easier for your clients from every angle:

A commitment to outstanding customer service

- Local account management teams are ready to support your needs.
- Life and disability representatives answer every customer call personally so you don't have to deal with an automated system. We're among the fastest in the industry in paying life claims – within two days, and the highest financial accuracy rates in the industry (LIMRA 2010).

The advantages of choosing a complete benefits package

- One account management contact
- Clinically integrated health and disability products
- Administrative ease
- One bill for your health, life and disability plans

Flexibility

- Flexible product designs.
- Various funding arrangements (employer-paid, voluntary).
- Life and disability products can be added to an existing health plan or sold as stand-alone.

Products that are strong alone but even better together

- Adding life or disability to an existing Anthem Blue Cross health plan can make a difference in an employee's life and in an employer's business.
- Our Clinical Integration features can help improve the health and productivity of employees by providing additional benefits, guidance and resources to members with pregnancies, chronic health conditions and diabetes.

Anthem's Life and Disability insurance

When it comes to life and disability benefits, Anthem has something for everyone. Employees get the protection they're looking for, thanks to a wide range of flexible plans, and employers get the convenience that comes from doing business with one point of contact.

Why Anthem for your Life and Disability plans?

- We're part of the largest health benefits company in the nation based on health membership.
- We have over 50 years of experience in the life and disability business.
- Together with our sister companies, we cover more than 50,000 groups and approximately three million members.⁴
- A.M. Best Rating of "A" (Excellent).

⁴ Each affiliated company is a separate, independent legal entity for financial purposes and is solely responsible for its own contractual obligations and liabilities.

Service excellence

- Personal service representative who is your single point of contact for enrollment, billing and customer service needs.
- Dedicated disability case manager who acts as a single point of contact for employees with a disability and helps them through the entire claims process.
- Vocational rehabilitation consultant who works with members with a disability to get them back to work.
- Anthem Access Advantage program can conveniently distribute life benefit payments of \$10,000 or more in an interest-bearing check draft account, enabling beneficiaries to use the funds for immediate needs.

Resource Advisor

Included with life and disability insurance coverage from Anthem, Resource Advisor gives employees and family members free and confidential access to valuable work/life support services, including:

- Face-to-face visits with a counselor for employees, their families, and beneficiaries.
- Legal/financial consultations.
- 24/7 telephone counseling and referral services.
- Website resources including wills and power-of-attorney forms.
- Life insurance beneficiaries can order copies of *The Healing Book: Facing the Death - and Celebrating the Life — of Someone You Love* to share with children affected by their loss.
- Beneficiary Companion program to help loved ones close accounts and finalize the estate.
- Identity theft resolution helps members in the case of their identity being stolen.

Travel assistance

When traveling 100 or more miles from home, employees and dependents can take comfort in knowing that they have access to a 24-hour multilingual call center to help them with:

- Emergency medical assistance and emergency evacuation.
- Travel services and pre-departure information (passport requirements, immunization requirements, exchange rates, weather conditions and more).
- Repatriation, dependent and travel companion assistance.

Newborn and parenting resources

Anthem's unique program helps new mothers with the transition back to work after maternity leave. New mothers with approved short-term disability maternity claims can sign up for eight weeks of parent coaching services at no additional charge to help them ease into being working moms.

Promoting healthy solutions for employees with chronic conditions and complicated pregnancies

Members who have our short-term disability coverage and Anthem health care coverage will get the extra support they need to help them cope with chronic conditions and complicated pregnancies. We proactively reach out to members with these conditions and provide information and assistance in reaching health goals. We also offer guidance to achieve the best possible outcome so that they can get back to health, life and work sooner.

Group Term Life coverage at a glance

The coverage noted below is just an overview of benefits available. Other plan design options may be available; talk to your Anthem sales representative about tailoring an insurance plan to fit your clients' unique needs.

Group Size 2-9	Group Size 10-100
Rate guarantee	
Two years	Two years
Guaranteed issue amounts	
\$30,000 for 2-9 lives	Variable by group size
Benefit amounts	
<ul style="list-style-type: none"> • Specific dollar amount of \$25,000, \$30,000 or \$50,000 • One time annual salary, up to a maximum benefit of \$100,000 	<ul style="list-style-type: none"> • \$25,000 to \$350,000 • One, two or three times salary up to a maximum benefit of \$350,000 • \$15,000 benefit will be considered for groups that have other classes with higher coverage amounts that make the average for all classes at or close to \$25,000 • \$500,000 benefit maximum will be considered based on group characteristics and volume based on UW discretion
Age reductions	
Benefits are reduced by 35% at age 65 and 50% at age 70. Benefits terminate at retirement.	
Accidental Death and Dismemberment (AD&D) benefits	
Included AD&D includes extra benefits: Seatbelt Benefit, Airbag Benefit, Child Education, Repatriation, Common Carrier Benefit, Coma Benefit	
Dependent Life	
Single options or multiple options under a class-based plan are available. Dependent coverage may not exceed 50% of the employee's life benefit amount.	
<ul style="list-style-type: none"> • \$10,000 spouse/\$5,000 child age 6 months to 26 years • \$5,000 spouse/\$2,500 child age 6 months to 26 years 	<ul style="list-style-type: none"> • \$20,000 spouse/\$10,000 child age 6 months to 26 years • \$10,000 spouse/\$5,000 child age 6 months to 26 years • \$5,000 spouse/\$2,500 child age 6 months to 26 years
Waiver of premium	
Standard for employee coverage. If an employee under age 60 becomes disabled, premiums are waived after the first six months of a total disability. Waiver ends at age 65 or at retirement, whichever comes first.	
Living Benefit (Accelerated Death Benefit)	
Standard. If an employee has a terminal illness, pays up to 75% of the life benefit, up to \$125,000 for groups 2-9, \$250,000 for groups of 10-100.	
Continuation of coverage	
Standard. If coverage ends due to a layoff or leave of absence, employees can continue coverage for up to three months by paying the premium. If coverage ends due to a disability, employees can get up to six months.	

Eligibility and underwriting

Life and disability

Below is a summary of eligibility and underwriting guidelines that are subject to change at any time. Please contact your Anthem Blue Cross sales representative for additional information.

Group Term Life

General employee eligibility requirements

- Employees must work at least 30 hours per week.
- Employees must be actively at work.

General underwriting requirements

No open enrollment for existing cases. Annual enrollments are allowed but require Evidence of Insurability (EOI).

Participation requirements

- All eligible employees must participate when coverage is entirely employer-paid.
- Seventy-five percent participation is necessary when employee contribution is required.
- These participation requirements are the same for term life sold with or without medical and for term life sold with or without other life and disability products.

Stand-alone (without medical and/or without other life and disability products)

- Can be sold as stand-alone down to two enrolled employees.
- All eligible employees must participate when coverage is entirely employer-paid.
- Seventy-five percent participation is necessary when employee contribution is required.

Contribution requirements

Minimum employer contribution (not including dependent coverage) is 25% for contributory plans and 100% for non-contributory plans.

Rate basis

- 2-9 employees - age-banded rates. (Each employee's premium is based on the group's rate table, using five-year age bands.)
- 10+ employees - composite rates. (Each employee's premium is based on the group rate, regardless of age.)

Optional Supplemental Life coverage at a glance

The coverage noted below is just a summary of benefits available for Optional Supplemental Life coverage. Anthem offers many plan designs for both small and large groups. Talk to your Anthem sales representative about tailoring an insurance plan to fit your clients' unique needs. Optional Supplemental Life is not available to groups less than 10.

Group Size 10-100

Rate guarantee

Matches the Group Term Life rate guarantee

Guaranteed issue

Employees qualify for guaranteed issue benefit amounts based on the group size, as well as industry and occupation classes. Medical questionnaires are required for coverage above the standard amounts and for late enrollees. Each employee's guaranteed issue amount cannot be more than three times their annual earnings.

Age reductions

Age reduction schedule matches the reduction schedule for Group Term Life. If Group Term Life does not have age reductions, then Optional Supplemental Life will have age reductions of 35% at age 65 and 50% at age 70.

Benefit amounts

Specific dollar, benefit in increments of \$5,000 or one, two or three times annual salary up to \$300,000. A lower maximum may be set by Underwriting. Each employee's benefit cannot be more than five times their salary.

- \$10,000 benefit will be considered for groups that have other classes with higher coverage amount that make the average for all classes at or close to \$25,000
- \$500,000 benefit maximum will be considered based on group characteristics and volume based on UW discretion

Optional AD&D benefits

Optional feature at the employer's discretion.

Optional Dependent Life

Dependent coverage may not exceed 50% of the employee's life benefit amount.

Spouse coverage: \$5,000 to \$50,000

Dependent coverage: \$5,000 to \$15,000 for each child

Dependent Life guaranteed issue limit:

Spouse: \$30,000

Child: All coverage is guaranteed issue

Waiver of premium

Standard. Waiver of premium for Optional Supplemental Life coverage matches the Basic Life waiver of premium terms elected by each group.

Living Benefit (Accelerated Death Benefit)

Standard. If an employee has a terminal illness, pays up to 75% of the life benefit, up to \$250,000.

Continuation of coverage

Standard. If coverage ends due to a layoff or leave of absence, employees can continue coverage for up to three months by paying the premium; if due to a disability, up to six months.

Conversion

Employees and their dependents may have the right to convert to an individual whole life policy if coverage is terminated.

Portability

Standard. Employees under age 65 may keep their coverage if they have been covered under the plan for at least 12 months and apply within 31 days of ending employment. Coverage ends at age 70.

Eligibility and underwriting

Optional Supplemental Life

Below is a summary of eligibility and underwriting guidelines that are subject to change at any time.

Please contact your Anthem Blue Cross sales representative for additional information.

Optional Supplemental Life is not available to groups less than 10.

Optional Supplemental Life

General employee eligibility requirements

- Employees must be enrolled in Group Term Life coverage.
- Employees must be actively at work.

General Underwriting requirements

Open enrollment is not standard, but alternate enrollment options are available. Talk to your Anthem representative for details.

Participation requirements

Greater of 20% of eligible employees or 10 employees must enroll.

Stand-alone (without medical and/or without another life and disability product)

- Optional Supplemental Life must be sold with Group Term Life.
- Medical is not required.

Contribution requirements

Optional Supplemental Life is 100% employee-paid.

Age-banded rates

All size groups receive age-banded rates. (Each employee's premium is based on the group's rate table, using five-year age bands.)

Optional Voluntary Life coverage at a glance

The coverage noted below is just a summary of benefits available for voluntary life coverage. Optional Voluntary Life is not available to groups less than 10.

Group Size 10-100

Rate guarantee

Two years

Guaranteed issue

Employees qualify for guaranteed issue benefit amounts based on the group size, as well as industry and occupation classes. Medical questionnaires are required for coverage above the standard amounts and for late enrollees. Each employee's guaranteed issue amount cannot be more than three times their annual earnings.

Age reductions

Benefits are reduced by 35% at age 65 and 50% at age 70. Benefits terminate at retirement.
Option: Benefits are reduced by 50% at age 70

Benefit amounts

Specific dollar amount, benefit in increments of \$5,000 or one, two or three times annual salary. Up to \$300,000 depending on group size. A lower maximum may be set by Underwriting.

Each employee's benefit cannot be more than five times their salary.

- \$10,000 benefit will be considered for groups that have other classes with higher coverage amount that make the average for all classes at or close to \$25,000
- \$500,000 benefit maximum will be considered based on group characteristics and volume based on UW discretion

Optional AD&D benefits

Optional feature at the employer's discretion.

Dependent life

Optional Dependent coverage may not exceed 50% of the employee's life benefit amount.

Spouse coverage: \$5,000 to \$50,000

Dependent coverage: \$5,000 to \$15,000 for each child

Dependent Life guaranteed issue limit:

Spouse: \$30,000

Child: All coverage is guaranteed issue

Waiver of premium

Standard for employee coverage. If an employee under age 60 becomes disabled, premiums are waived after the first six months of a total disability. Waiver ends at age 65 or at retirement, whichever comes first.

Living Benefit (Accelerated Death Benefit)

Standard. If an employee has a terminal illness, the plan pays up to 75% of the life benefit, up to \$250,000.

Continuation of coverage

Standard. If coverage ends due to a layoff or leave of absence, employees can continue coverage for up to three months by paying the premium; if due to a disability, up to six months.

Conversion

Employees and their dependents may have the right to convert to an individual whole life policy if coverage is terminated.

Portability

Standard. Employees under age 65 may keep their coverage if they have been covered under the plan for at least 12 months and apply within 31 days of ending employment. Coverage ends at age 70.

Eligibility and underwriting

Optional Voluntary Life

Below is a summary of eligibility and underwriting guidelines that are subject to change at any time.

Please contact your Anthem Blue Cross sales representative for additional information.

Optional Voluntary Life is not available to groups less than 10.

Optional Voluntary Life

General employee eligibility requirements

- Employees must work at least 20 hours per week.
- Employees must be actively at work.

Participation requirements

- Greater of 20% of eligible employees or 10 employees must enroll.
- If the Enrollment Participation Program (EPP) is selected, participation percentage is waived, and a minimum of 10 enrolled employees is required.

Stand-alone (without medical and/or without another life and disability product)

- Optional Voluntary Life may be sold as stand-alone.
- Medical is not required.

Contribution requirements

Optional Voluntary Life is 100% employee-paid.

Age-banded rates

All size groups receive age-banded rates. (Each employee's premium is based on the group's rate table, using five-year age bands.)

Group-term Life and Optional Voluntary Life

Frequently asked questions

Why include accidental death and dismemberment coverage?

Accidental death pays an additional benefit, equal to the life insurance amount, if an employee dies within 365 days after an accident. Accidental dismemberment pays varying benefits based on the loss:

- Full benefit: Life, sight of both eyes, either both hands or both feet, one hand and one foot, the sight of one eye and either one hand or one foot, speech and hearing in both ears, quadriplegia, paraplegia, hemiplegia
- One-half benefit: Either one hand or one foot, the sight of one eye, speech or hearing in both ears
- One-quarter benefit: Both the thumb and index finger of one hand, the thumbs of both hands, all four fingers of one hand
- One-eighth benefit: All of the toes of one foot, uniplegia

See the certificate for full details about AD&D benefits.

What are the eligibility requirements for dependents?

Children are eligible if they are age 15 days to 26 years. Spouse benefits begin reducing at age 65. Spouse coverage ends when employee coverage ends.

How often do rates change?

Anthem reviews rates once a year at each group's policy anniversary date after the initial rate guarantee period. Anthem will notify the group by mail prior to any rate changes.

For products that have age banded rates, if an employee has moved into a new five-year age band, their premium will reflect the rate for their new age band.

Are there any exclusions?

Please ask us for a certificate for a complete list of accidental death exclusions. Optional Supplemental Life and Optional Voluntary Life exclude suicide within two years of the employee's effective date.



Short-term Disability coverage at a glance

The coverage noted below is just a summary of benefits available for Short-term Disability. Short Term Disability coverage is available for groups from 51-100.

Group Size 51-100

Definitions

- Disability – due to illness or injury, the employee is unable to perform all material and substantial duties of his or her regular occupation, with at least a resulting 20% loss in pre-disability earnings. To receive benefits, the employee must be receiving regular care from a physician for the illness or injury causing the disability.
- Residual benefit included.
- Work Retention Assistance included.

Rate guarantee

Two years

Rate basis

Composite rates (each employee's premium is based on the group rate, regardless of age).

Guaranteed issue

All amounts are guaranteed issue.

Benefit payments

- 50%, 60% (67% option for non-contributory plans) of weekly earnings or specific dollar amount of \$200 or \$250 per week.
- 40%, 70% available at UW discretion. (70% option for non contributory plans)

Maximum benefit is \$2,500 per week subject to the average of the top three salaries in the group. A lower maximum benefit may be set by Underwriting.

Plan designs

Plan benefits can begin:

- On the first day for disability caused by an accident, and on the eighth day for an illness-related disability.
- On the eighth day for disability caused by an accident or illness.
- On the 15th day for disability caused by an accident or illness.

Benefit periods

13 weeks or 26 weeks. (9, 11, 12, 22, 24, or 25 weeks are also available to coordinate with LTD.)

First day hospital coverage

N/A

Integrated short-term disability and Anthem health plans

Basic integration with Condition Care included for groups that also have Anthem health plans.

Voluntary Short-term Disability coverage at a glance

The coverage noted below is just a summary of benefits available for Voluntary Short-term Disability. Anthem offers many plan designs for both small and large groups. Talk to your Anthem sales representative about tailoring an insurance plan to fit your clients' unique needs. Voluntary STD is not available to groups less than 51.

Group Size 51-100

Rate basis

Age-banded rates (Each employee's premium is based on the group's rate table, using five-year age bands.)

Rate guarantee

Two years

Guaranteed issue

\$1,500

Benefit payments

50% or 60% of weekly earnings or a specific dollar amount of \$200 or \$250 per week.

Maximum benefit is \$1,500 per week subject to the average of the top three salaries in the group. Underwriting may set a lower maximum benefit.

Plan designs

Plan benefits can begin:

- On the first day for disability caused by an accident, and on the eighth day for an illness-related disability.
- On the eighth day for disability caused by an accident or illness.
- On the 15th day for disability caused by an accident or illness.

Benefit periods

13 weeks or 26 weeks. (9, 11, 12, 22, 24 or 25 weeks are also available to coordinate with LTD.)

Integrated short-term disability and Anthem health plans

Basic integration with ConditionCare included for groups that also have Anthem health plan.

Eligibility and underwriting

Short-term/Voluntary Short-term Disability

Below is a summary of eligibility and underwriting guidelines that are subject to change at any time. Please contact your Anthem Blue Cross sales representative for additional information.

Short-term Disability	Voluntary Short-term Disability
General employee eligibility requirements	
<ul style="list-style-type: none"> Employees must work at least 30 hours per week. Employees must be actively at work. 	<ul style="list-style-type: none"> Employees must work at least 20 hours per week. Employees must be actively at work.
General underwriting requirements	
No open enrollment for existing cases. Annual enrollments are allowed but require Evidence of Insurability (EOI).	<ul style="list-style-type: none"> No open enrollment for existing cases. Annual enrollments are allowed but require Evidence of Insurability (EOI). 3/12 or 12/12 pre-existing condition limitation options.
Participation requirements	
<ul style="list-style-type: none"> All eligible employees must participate when coverage is non-contributory (entirely employer-paid). Seventy-five percent participation is necessary when employee contribution is required. 	Greater of 20% of eligible employees or 10 employees must enroll. If the Enrollment Partnership Program (EPP) is selected, participation percentage is waived and a minimum of 10 enrolled employees is required.
Stand-alone (without medical and/or without other life and disability products)	
May be sold with other Anthem products or as stand-alone	May be sold with other Anthem products or as stand-alone
Contribution requirements	
The minimum employer contribution for STD insurance coverage is 25% for contributory plans and 100% for non-contributory plans.	No employer contribution.
Rate basis	
Composite rates. (Each employee's premium is based on the group rate, regardless of age.)	Age-banded rates (Each employee's premium is based on the group's rate table, using five-year age bands.)

Short-term/Voluntary Short-term Disability

Frequently asked questions

What is an elimination period?

The elimination period is the period of time that an employee must have a continuous disability before benefits can be paid. The employee must be disabled, unable to perform his or her regular job on a full-time basis and under the care of a physician.

When do benefits start and how long do they last?

Standard options are shown in the Short-term Disability chart under “Plan designs.” Groups of 51-100 may elect a benefit duration to integrate with their Long-term Disability elimination period.

What if an employee is partially disabled?

Employees whose disability qualifies under the plan may receive partial disability benefits if they are working and earning less than 80% of their pre-disability earnings.

What if an employee has a recurring disability?

An employee who returns to work – then again becomes disabled due to the same condition for which he or she received benefits – may not have to satisfy another elimination period. If the employee returned to work for 14 days or less, the employee will not have to satisfy another elimination period.

Are there any exclusions?

Benefits will not be paid if there is no income lost due to disability. Benefits will not be paid in any of the following instances: if the disability is caused because employees injure themselves intentionally, are injured on the job, participate in a riot or civil commotion, participate in a felony, are injured during military service or are injured during war. Benefits will not be paid for any accident or illness resulting from the employee being under the influence of any illicit drug, or from operating a motor vehicle while intoxicated or on drugs. Please refer to the certificate for a complete list of exclusions.

Long-term Disability coverage at a glance

The coverage noted below is just a summary of benefits available for Long-term Disability. Long Term Disability coverage is available for groups from 51-100.

Group Size 51-100

Definitions

Disability: Due to illness or injury, the employee is unable to perform all material and substantial duties of his or her regular occupation through the elimination period and the next 24 months of disability and, as a result, the employee must have a 20% loss in pre-disability earnings. For payments to continue beyond two years, the employee must be unable to perform any occupation for which he or she is suited and still have at least a 40% loss in pre-disability earnings.

Options:

- Two year own occupation
- Three year own occupation
- SSNRA own occupation

Rate guarantee

Two years

Guaranteed issue

All standard benefit amounts are guaranteed issue.

Maximum benefit period options

- To Social Security normal retirement age (standard)

Can also quote with Underwriting approval:

- Two years with reducing benefit duration
- Five years with reducing benefit duration
- To age 65 with reducing benefit duration

Percentage of Salary Benefit

50%, 60% and 67%*

*67% plans must be non-contributory

Benefit maximum (per month)

\$15,000

Elimination period

90 or 180 days

Pre-existing condition

3/6/12, 3/12, 12/24, 12/6/24

Partial disabilities

12-Month Work Incentive Benefit, then part-time earnings are offset using a proportionate loss formula.

Benefit features

Maternity benefits: Coverage for pregnancy is the same as coverage for any illness-related disability.

Additional benefits also included: 12-Month Work Incentive Benefit, Vocational Rehabilitation Benefit with 5% incentive, Work Retention Assistance, Workplace Modification Benefit.

Voluntary Long-term Disability coverage at a glance

The coverage noted below is just a summary of benefits available for Voluntary Long-term Disability. Anthem offers many plan designs for both small and large groups. Voluntary LTD is not available to groups less than 51.

Group Size 51-100
Rate guarantee
Two years
Guaranteed issue
\$6,000
Pre-existing condition
3/6/12, 3/12, 12/6/24, 12/24
Benefit payments
<ul style="list-style-type: none">• 50% of monthly earnings• 60% of monthly earnings
Benefit maximum (per month)
\$10,000
Elimination period
90 or 180 days
Maximum benefit period options
To Social Security normal retirement age
Partial disabilities
12-Month Work Incentive Benefit, then part-time earnings are offset using a proportionate loss formula.
Benefit features
Maternity benefits: Coverage for pregnancy is the same as coverage for any illness-related disability. Additional benefits also included: 12-Month Work Incentive Benefit, Vocational Rehabilitation Benefit with 5% incentive, Work Retention Assistance, Workplace Modification Benefit.

Eligibility and underwriting

Long-term/Voluntary Long-term Disability

Below is a summary of eligibility and underwriting guidelines and are subject to change at any time. Please contact your Anthem Blue Cross sales representative for additional information.

Long-term Disability	Voluntary Long-term Disability
General employee eligibility requirements	
<ul style="list-style-type: none"> Employees must work at least 30 hours per week. Employees must be actively at work. 	<ul style="list-style-type: none"> Employees must work at least 20 hours per week. Employees must be actively at work.
Participation requirements	
<ul style="list-style-type: none"> All eligible employees must participate when coverage is non-contributory (entirely employer-paid). Seventy-five percent participation is necessary when employee contribution is required. 	Greater of 20% of eligible employees or 10 employees must enroll. If the Enrollment Partnership Program (EPP) is selected, participation percentage is waived and a minimum of 10 enrolled employees is required.
Stand-alone (without medical and/or without another life and disability product)	
May be sold with medical or as stand-alone	May be sold with medical or as stand-alone
Contribution requirements	
The minimum employer contribution for LTD or STD insurance coverage (not including dependent coverage) is 25% for contributory plans and 100% for non-contributory plans.	No employer contribution.
Age-banded rates/composite rates	
Composite rates. (Each employee's premium is based on the group rate, regardless of age.)	Age-banded rates (Each employee's premium is based on the group's rate table, using five-year age bands.)

Long-term/Voluntary Long-term Disability

Frequently asked questions

This information describes our standard plans. Plans may vary. See the group policy and certificate for specific plan details.

What is an elimination period?

The elimination period is the period of time that an employee must have a continuous disability before benefits can be paid. The employee must be disabled, unable to perform his or her regular job and under the care of a physician. To avoid duplicating benefits, the employer's plan design should include an elimination period that ends when Short-term Disability coverage ends. Most plans include residual benefits. This means an employee can be partially disabled and working part time as long as they experience a 20% loss of income. An employee can attempt trial work days to return to work during the elimination period, for up to half the elimination period.

Benefit payments start after the elimination period is satisfied.

What if an employee is partially disabled?

Partially disabled employees can take advantage of the 12-month work incentive benefit that's included as a standard feature. During this time, combination of their work earnings and Long-term Disability benefits can equal up to 100% of their pre-disability earnings. After that period, monthly benefits are reduced by part-time earnings based on a proportionate loss formula. Employees who participate in a rehabilitation program approved by Anthem can earn an additional 5% for 12 months.

Are there any exclusions?

Benefits will not be paid if there is no income lost due to disability. Other limitations and exclusions apply. Refer to the certificate for complete limitations and exclusions details.

Voluntary benefits and enrollment services — everyone wins!

Employers win by:

- Building up their employee benefits program without spending a dime.
- Boosting employee satisfaction and loyalty.

Employees win by:

- Enjoying discounted group rates.
- Paying premiums easily via payroll deductions.

Brokers win by:

- Leveraging a new revenue source.
- Strengthening client relationships and competitive differentiation.

Why sell Voluntary?

- Employers can choose to offer one or all of the Disability and Life portfolio products — Group Term Life, Accidental Death & Dismemberment, Dependent Life, Short-term Disability and Long-term Disability.
- Employees have access to more comprehensive coverage for themselves and their families.
- Large groups can have participation waived if they participate in the Enrollment Partnership Program (EPP). We still require at least 10 employees to enroll.
- Communication materials are provided to help maximize employee enrollment.
- We will assist in the enrollment at no cost to you or your client.

Voluntary Enrollment Partnership Program

With our Enrollment Partnership Program, employers may be able to save more benefit dollars.

Our voluntary employee benefit programs have taught us plenty over the years. The ones that catch on always seem to have two things in common:

- Employers fully support the program.
- Employees are fully educated about their choices.

We're so sure these can increase employee participation that we propose an agreement.

Here's all you have to do to get up and running with Voluntary:

- Promote enrollment meeting to all your employees.
- Distribute the personalized enrollment forms we provide to all eligible employees.
- Hold mandatory enrollment meetings during business hours with at least 50% attendance of eligible employees. Benefit and health fairs don't count.
- Require employees who don't enroll to complete a waiver online or in print.
- Make us the single choice for voluntary life and/or disability coverage.

In turn, here's what we'll do for you:

- Waive our minimum participation requirement of 20%. We still require at least 10 employees unless otherwise stipulated by our underwriting guidelines.
- Provide free personalized enrollment forms for every employee at no cost to you.
- Educate and provide decision support to your employees about their voluntary life/disability benefits.

Maximize employee participation

Employee education — knowledge really is power

With the right information, employees can make better choices. It's all about the benefits that are right for them and their families.

We offer a full range of enrollment materials to help employees assess their needs and learn how their benefits work. These materials include:

- Product education fliers and videos
- Postcards, payroll stuffers and posters
- Email and Intranet content
- Employee group presentations

The Voluntary Solutions team member will recommend the right approach for each employer's workplace. Additional communication tools available include:

- Custom pre-enrollment email messages.
- Chief executive officer or manager endorsement letters.
- Custom "enrollment-in-a-box", which delivers all pre-enrollment material to each enrollment location.

Enrollment choices — suit employers' needs

We work with brokers to decide which of our enrollment choices will best meet employers' needs. Our Voluntary Solutions team manages each of these enrollment methods. These services are available at no direct cost to the brokers or their client:

- Personalized enrollment kits ensure employees understand their voluntary benefits choices. Each kit includes educational material for the benefits available. Plus, it includes a personalized enrollment form, which details coverage options and specific pay-period deduction amounts.
- Enrollment meetings led by the Voluntary Solutions team (in-person and online) offer employees a chance to learn about voluntary benefits choices and to get answers to their questions.
- Online self-enrollment gives employees the flexibility to learn about voluntary benefits and complete their enrollment via our secure online enrollment sites when it fits their schedule.





Three reasons why you should consider Anthem for all of your life and disability needs:

- 1 We have administrative efficiencies and clinically integrated health and disability products.
- 2 We have over three million members nationwide.⁶
- 3 More than 50 years of experience and an A.M. Best financial rating of "A" Excellent.

To offer a complete benefits portfolio from one convenient source, visit anthem.com/specialty or contact your Anthem sales representative today!

6 2015 First Quarter Earnings Report. Anthem's affiliated Life and Disability companies.